

The NATIONAL UNDERWRITER

EUROPEAN GENERAL

REINSURANCE COMPANY, Ltd.



*OF LONDON,
ENGLAND*

CASUALTY

FIDELITY

SURETY

Reinsurance

UNITED STATES BRANCH • 99 JOHN STREET, NEW YORK

T. L. HAFF, U. S. Manager

E. BRANDLI, Asst. U. S. Manager

THURSDAY, APRIL 11, 1946



"Fire struck my house recently. I was insured, so I didn't worry about that end of it. Not until I started to inquire about rebuilding. Then I found out the facts of life, vintage 1946. Costs were 'way, 'way up. My insurance would hardly begin to cover estimated building costs. That's when it hit me — like a ton of bricks. I was *under-insured*. I think somebody should have taken the trouble to inform me . . ."

DON'T WAIT for disaster to teach *your* customers the facts of insurance life. Now, for their own protection, is the time to stress the point that it is impossible to replace a 1939 dwelling with 1946 dollars. As reported by U. S. News, a home that cost \$3,828 to build in 1933, cost \$5,000 in 1939. Today, in 1946, a similar dwelling would cost \$7,197.

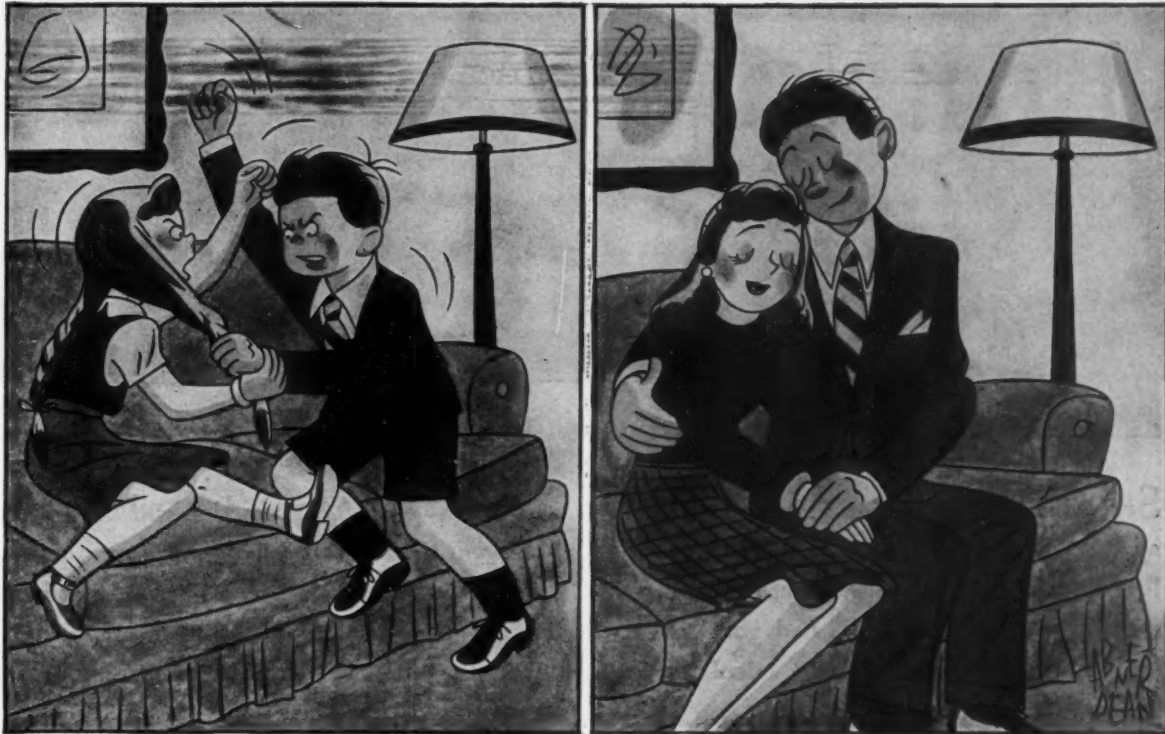
Some of the responsibility for under-insurance belongs to the agent. To make his task easier, the American Group has prepared a free kit of promotional material. There are dramatic mats, an interesting folder, a compelling mailing card. For copies of these effective aids, address The American Insurance Group, Dept. 90, Newark 1, N. J.

• This folder contains a fascinating "building value" chart which shows how to figure the present worth of a dwelling, and the amount by which it may be under-insured. It will be of real value to you.



The American Insurance Company • Bankers Indemnity Insurance Company • The Columbia Fire Insurance Company • Dixie Fire Insurance Company • The Jersey Fire Underwriters

What changes a few years can bring!



Particularly important among the things that have become more precious to you in the past few years is your home.

You doubtless realize that it is worth more than before the war—probably more than even a year ago. But have you increased your fire insurance protection to present day values?

From the standpoint of premium cost, the difference between carrying too little insurance and insurance to value amounts to very few dollars. But from the standpoint of possible loss if your property is destroyed by fire, the differ-

ence may mean thousands of dollars.

Don't wait until your present policy expires to take out the additional protection you need. Your local agent or broker can put it into effect at once. The Aetna Insurance Group sells through such representatives to give you the benefits of prompt, efficient and personal service.

It is also a satisfaction to know that when your insurance is with a capital stock company such as those comprising the Aetna Insurance Group, it is backed by both a paid-in capital and surplus. You are never liable for assessment.

MEMO

TO BROKERS AND AGENTS

If ever there was a time when insurance buyers should re-examine their protection and buy insurance to value—that time is right now. To help educate the public to this idea, this advertisement appears—in color—in the May 13th issue of *Time*, the weekly news magazine—the June 24th issue of *Newsweek*—the June 7th issue of *U. S. News*. The Aetna Insurance Group, W. Ross McCain, President.

DON'T GUESS ABOUT INSURANCE—CONSULT YOUR LOCAL AGENT OR BROKER



Aetna Insurance Group

HARTFORD, CONNECTICUT

Listen to
EARL GODWIN
American Broadcasting
Company
Thursday 8:15 p. m., E. S. T.

AETNA INSURANCE CO. • THE WORLD FIRE & MARINE INSURANCE CO. • THE CENTURY INDEMNITY CO.
PIEDMONT FIRE INSURANCE CO. • STANDARD INSURANCE CO. OF N. Y. • STANDARD SURETY & CASUALTY CO. OF N. Y.

THEY WATCHED THEIR CITY BURN...

to Rise Again!



Surveying the ashes of San Francisco 40 years ago, 150,000 policyholders counted up the losses of the biggest fire in American history. Nearly 350 million dollars had gone up in smoke. Their own losses were calculated at 235 millions. Yet they didn't lose . . .

For even then, stock fire insurance companies were busy building a reputation for protection that covered large and small alike—from the company covering hundreds of properties to the smallest holder of an insured risk.

Insurance money laid the foundation for the rebuilding of the new city that rose from the ashes. But, more important, the value of protection had been learned. For despite precautionary measures and the evolution of fire-fighting science, fires *will* start.

The answer to *full* protection still lies with the fire insurance company—working to promote precautionary action . . . contributing to the development of new fire-fighting methods, and—when the last ounce of preventive effort has been spent—ready to pay the bill, in full, when the damage is done.

The Home, through its agents and brokers, is America's leading insurance protector of American Homes and the Homes of American Industry.

☆ THE HOME ☆
Insurance Company
NEW YORK

FIRE • AUTOMOBILE • MARINE



Nor
Out
on D

Ca
ser
Bus

PHI
Colum
compa
perinte
reduce
specula
larly in
compa
Promin
panies
Americ
been ro
a cons
issued
"The
has in
licly so
basis t
fightin
must l
incom
tected.
point.
"The
tenden
ness ar
to use
the act
ing bu
at libe
termin
pense
reason
Protec

"Cou
dent m
compa
is corr
ably r
that th
an un
rests i
determ
are cor
"In
for a s
the co
sible p
for a
trial ju
examin
the su
the or
trial ju
before
immed
parties
rate m
ing th
basis o
"In
questi
sonabl
be bef
by the
ion, en
its ess
the pr
poses,
expens
ceivabl
a larg
expens
ditions
portur
figure
we are
be ini

"Cou
dent m
compa
is corr
ably r
that th
an un
rests i
determ
are cor
"In
for a s
the co
sible p
for a
trial ju
examin
the su
the or
trial ju
before
immed
parties
rate m
ing th
basis o
"In
questi
sonabl
be bef
by the
ion, en
its ess
the pr
poses,
expens
ceivabl
a larg
expens
ditions
portur
figure
we are
be ini

"Cou
dent m
compa
is corr
ably r
that th
an un
rests i
determ
are cor
"In
for a s
the co
sible p
for a
trial ju
examin
the su
the or
trial ju
before
immed
parties
rate m
ing th
basis o
"In
questi
sonabl
be bef
by the
ion, en
its ess
the pr
poses,
expens
ceivabl
a larg
expens
ditions
portur
figure
we are
be ini

"Cou
dent m
compa
is corr
ably r
that th
an un
rests i
determ
are cor
"In
for a s
the co
sible p
for a
trial ju
examin
the su
the or
trial ju
before
immed
parties
rate m
ing th
basis o
"In
questi
sonabl
be bef
by the
ion, en
its ess
the pr
poses,
expens
ceivabl
a larg
expens
ditions
portur
figure
we are
be ini

North America Outlines Stand on D. C. Rate Suit

Calls Proceeding "Dis- service" to Producers and Business as Whole

PHILADELPHIA—The District of Columbia rate case, in which some 170 companies are seeking to enjoin the superintendent from enforcing an order to reduce fire insurance rates, has created speculation as to the outcome, particularly in view of the fact that a number of companies did not join in the action. Prominent among the some 70 odd companies not joining in the action is North America. Its opinion of the case has been requested from many quarters. As a consequence, the North America has issued the following statement:

"The counsel for some 170 companies has in the District of Columbia case publicly sought the support of agents on the basis that the principle for which he was fighting is of national importance and must be preserved if their commission income and very livelihood is to be protected. He laid great stress on this point.

"The issue is whether the superintendent, in determining the reasonableness and adequacy of rates, is compelled to use in his calculations the average of the actual expenses of all companies doing business within his jurisdiction or is at liberty, in the public interest, to determine what is a reasonable ratio of expense and use that factor in testing the reasonableness and adequacy of rates.

Protection for Public

"Counsel believes that the superintendent must use the average expense of all companies. He admits that if his belief is correct, expense ratios might conceivably rise to 75 or 80%. He contends that the protection for the public against an unreasonable rise in expense ratios rests in the superintendent's power to determine whether or not the companies are committing waste.

"In the hearings on the motion made for a stay of the superintendent's order, the court stated that there were two possible procedures when the case comes up for a hearing on the merits: First, the trial justice might confine himself to an examination of the proceedings before the superintendent and affirm or reverse the order on this basis alone; second, the trial justice might consider the hearing before him to be de novo and proceed immediately to hear the testimony of parties interested, and, in fact, to do the rate making himself, affirming or denying the superintendent's order on the basis of this independent examination.

"In any case, it is obvious that the question of a formula for testing the reasonableness and adequacy of rates will be before the court. The formula used by the superintendent was, in our opinion, erroneously applied. Nevertheless, its essence was to allow a 50-50 break in the premium dollar for rate making purposes, i. e., 50% for losses and 50% for expenses and profits. It is hardly conceivable that the companies could expect a large share of the premium dollar for expenses and profits under existing conditions. Thus, the case presents an opportunity for the court to establish a figure appreciably lower than the 50% we are now allowed. This result would be inimical to the agents' interests rather than a protection as has been publicly stated to them.

Henne Trustee of Underwriters' Laboratories

At the annual meeting of Underwriters Laboratories Ernest A. Henne, vice-president Continental, was elected a trustee-director, filling a vacancy created by the retirement of William N. Achenbach, western manager of Aetna Fire. All other trustees and officers were retained.

W. E. Baldwin, chairman of Underwriters Laboratories of Canada, and Mr. Henne were elected Class C members of the corporation.

"Removal of wartime controls in most industries resulted in submittals of many new models of appliances and materials," reported President Alvah Small. "Utilization of the factory inspection and label services," he said, "was 25% above the 1943-44 rate, the increase being synchronized with the relaxation in war emergency controls after V-J Day."

These services are now particularly significant in the nation's activity and recovery for they assist in safeguarding life and property from the hazards of fire and accidents at a time when the national building and housing situation has inspired reconsideration of many local building codes; the tendency being towards performance requirements permitting new materials and assembly methods. "New sections," Mr. Small said, "in a number of such revised codes, contemplate regulation of the combustibility of interior finishes and specify a performance specification."

Trustee-directors present were: John C. Harding, Springfield Fire & Marine, Chicago; W. E. Baldwin, Underwriters Laboratories of Canada; R. P. Barbour, Northern Assurance; S. M. Buck, Great American; John F. Gilliams, Camden Fire; Ernest A. Henne, Continental; F. W. Koeckert, Commercial Union; W. E. Mallalieu, National Board; A. F. Powrie, Fire Association; Alvah Small, Underwriters Laboratories; C. H. Smith, Hartford Fire; Paul B. Sommers, American, and John M. Thomas, National Union Fire.

ther than a protection as has been publicly stated to them.

"Consideration must be given to the fact that this is a suit in equity and the plaintiffs may find it impossible to prove that they have suffered actual harm by the superintendent's order.

"Attention is drawn to two important points: first, the superintendent's order did not limit expenses paid by the companies. He presented a yardstick for rate making which sets aside 50% for losses and the balance for expense and profit; second, the fire companies in the United States admittedly do not have useful statistics at this time.

"The companies appear before the court without having previously determined for themselves a reasonable yardstick for rate making under which companies and agents alike can operate in the public interest; without the strength of average based on a large premium income; without adequate preparation nationwide for a determination of the most vital operating factors in the fire insurance business.

"The foregoing reveals the basic issues facing the fire insurance business and should provide much food for thought for the all-industry committee working with the commissioners on their bill.

"It is our opinion that this whole action is a disservice to the producers—not a service. It is most unlikely that the court will allow a division of the premium dollar for rate making purposes more favorable to the companies than the 50.50 basis suggested by the superintendent. The court is more apt to go the other way."

Bill to Remit War Damage Premiums Filed in Congress

A bill to reimburse property owners throughout the nation for their premium payments to the War Damage Insurance Corporation has been introduced in Congress by Senator Homer Ferguson of Michigan at the suggestion of the insurance department of that state and the Michigan Association of Insurance Agents. Commissioner Forbes of Michigan and W. B. Cary, Detroit, president Michigan Insurance Agency and vice-president Michigan association, visited Senator Ferguson in Washington and worked out details of the proposed legislation. It is hoped, this will result in refunding to the insurance public a major part of the \$246,044,000 collected during the life of WDIC. Total losses paid out by the government amounted to only some \$75,000.

The commissioner pointed out that the law was not intended to be a new tax on the public, as it would prove if the government agency, now liquidated as of March 15, did not rebate the premiums above actual costs incurred. He said there appears to be no congressional sentiment against the refund.

May Hold Hearings Soon

It is probable hearings will be conducted in which representatives of companies which assisted in placing the coverage and shared in the profits will take part, and that some reasonable percentage return of aggregate premiums paid will be set.

Senator Ferguson was said to agree that the government should not realize a profit from any insurance activity in which it engages.

The exact percentage of the refund to be made, if the bill is enacted, is uncertain, Forbes said. Senator Ferguson believes costs might not run higher than 12% but the commissioner thought it probable the deduction would amount to nearer 20%.

Commissions Allowed

He pointed out that agents collected a 5% commission in placing the coverage and the companies an initial 3%. Under the companies' contract with the government carrier, however, they shared in profits on a 10% basis up to a total of \$20,000,000, so this additional compensation to the carriers probably would run the total expense close to 20%, when taken with clerical expense which might run to 2 or 2½%, at a liberal estimate.

Some previous bills on the subject have been introduced in congress, the commissioner stated, but none since the life of the corporation formally expired. One extended benefits gratis for another year after two years' premiums had been collected. Another bill was offered in the house to rebate the premiums to assured but it failed to emerge from committee.

All Industry Committee to Meet at Atlantic City

The all industry committee will meet at Atlantic City April 29-May 2 to resolve the remaining differences on the proposed model rating bills. The drafting committee of the all industry committee will meet with Commissioners Johnson and Dineen in Chicago April 23-26.

New Bar Unit Meets April 17

The recently appointed committee of the American Bar Association on research on problems connected with the S.E.U.A. decision and public law 15 will hold its first meeting May 17. E. W. Sawyer, insurance lawyer of New York, is chairman.

Cincinnati Meeting to Feature Farm and Agency Forums

Stott and Wilkinson to Lead Sessions; Speakers Announced

An agency and production management forum combination and a rural agents session will be highlights of the N.A.I.A. midyear meeting at Cincinnati.

John C. Stott, Norwich, N. Y., National association executive committee-man, will be moderator of the agency and production management forum, which has been arranged by Oscar Beling, agency assistant superintendent for Royal-Liverpool group. The session will take all day May 14 and will cover



John C. Stott



F. S. Wilkinson

application of agency and production management; perpetuating the one man agency; selection, indoctrination and training of a production staff; expiration records, filing, accounting; line records; agency account analysis, prospect cards; survey selling; and agency promotion and good will.

Opportunities in Farm Field

Sales opportunities in the farm field, are under a program arranged by Frank S. Wilkinson, Rocky Mount, N. C., chairman of the National association's rural agents committee. Opportunities in farm fire and related fields will be discussed by B. R. Walinder, Chicago, secretary America Fore. Karl D. Dakin, Lebanon, past president Ohio association, will talk on farm casualty insurance. Hail on growing crops will be discussed by Charles A. Dawson, Fargo, state national director for North Dakota. James Hackworth, Shelbyville, past president Kentucky association, will talk on farm mutual competition. The bank and agent auto plan will be treated by Charles J. Schoen, Mt. Vernon, N. Y. Oscar H. West, Washington representative National association, will report on activities at Washington related to the farm field.

Entertainment Plans

Entertainment on a pre-war level will be a feature of the meeting. Theodore Safford is chairman of the entertainment committee.

Ohio Casualty will be host to the convention at Beverly Hills Country Club, Covington, Ky., May 13. America Fore will entertain at a pre-banquet cocktail party.

The banquet itself will be distinguished by an absence of speeches.

Entertainment is also planned for wives of members.

U. & O. Issue Arises Again with New Building Order

New York Board Action Calls Attention to Problem

NEW YORK—The New York Board committee on losses and adjustments issued a notice to adjusters that any delay encountered in rebuilding or repairing as a result of the Civilian Production Administration order on building construction March 26 would not be a proper claim under use and occupancy or rent insurance. The notice stated further that the time period should be figured in the usual way, based upon normal conditions and without regard to the restraining features of any government edict, unless the insurers have made themselves liable by specific phraseology and presumably have obtained an increased rate for such additional hazard.

This notice has been withdrawn. The board points out that it failed to take into consideration the provisions of the liberalization clause now in effect in the New York Board territory. This is the clause issued shortly after V-J Day which nullified the effect of the priorities assumption and priorities exclusion clauses.

Allow for Extra Time

The notice recalling the previous communication of the board stated that "adjusters are requested to make full allowance for time required to make replacement under present day conditions resulting from the CPA order."

It is considered likely that the New York Fire Insurance Rating Organization will take some action indicating the attitude of insurers toward the new situation. There are two schools of thought as to whether there should be a charge for assuming the added risk created by the CPA order under time element contracts. There was this difference of opinion when the double rate for priorities assumption was charged during the war.

It was three years ago late in March and early in April that agents of the country, having learned of the plan to insert a priorities exclusion clause in the U. & O. contract, cancelled and rewrote hundreds of thousands of dollars worth of the coverage. It was rewritten for three years or longer. In New England, according to report, on anticipation of a long war, some was rewritten for a seven-year term.

Most of the rewritten coverage was for three years, however, and a great deal of the renewal of this volume has been crowding through fire offices in the past two or three weeks. The priorities exclusion clause, the priorities assumption endorsement for a 100% increase in rate, and finally the elimination of the exclusion by use of the liberalization clause did not affect the business cancelled and rewritten three years ago.

The U. & O. form makes no reference to priorities. Most companies and adjusters before March, 1943, were interpreting the contract as covering the extra time lost because of government restrictions. Just before the priorities exclusion was effected there was a perceptible shifting of opinion. It was argued that the phraseology in the contract, "the company shall not be liable for any increase of loss which may be occasioned by any ordinance or law regulating construction or repair of buildings," reasonably could be interpreted to include the federal government's order

Rhode Island Group and Cuban Interests Separate

The management of Rhode Island announces that business relations between Rhode Island, Wm. Penn Fire, Louisville Fire & Marine and National of Denver on the one side and La Metropolitana of Havana on the other, have now been amicably terminated.

"All claims which any of these companies had against each other have been settled to the satisfaction of all concerned," the announcement states. "La Metropolitana has disposed of its stock in the American insurance companies and the American insurance companies and interest affiliated with those companies have disposed of their holdings in Oficinas de Ultramar and subsidiaries and in the Cuban companies which in turn had holdings in La Metropolitana."

placing construction and repairs under strict priority control. The opposing argument was that these words were intended to apply only to local regulation and not to an emergency control established by the national government—and that the courts might well hold to that effect in any legal test of the issue.

The division of opinion still exists in the industry, but whether there has been any shifting of strength from one side to the other is not known.

One underwriter points out that those in favor of adopting the priorities assumption clause again might argue that the clause and the extra premium it produced kept the U. & O. loss ratio low during the time of its use. However, he adds that actually most of the insured U. & O. risk was carried through the war on a straight rate basis because of cancelling and rewriting in the spring of 1943. Another argument against revival of priorities assumption at a higher rate is that the real test is yet to come of how many who purchased U. & O. during the war will continue with it in pease time.

Much of the U. & O. placed during the war was sold because shortages in labor and materials would prevent or unduly delay resumption of production. This was not a long range argument.

If the assumption is correct that much of the new U. & O. cover placed in the war was bought on this reasoning, then there may be considerable cancellation and reduction when shortages disappear. With the boom atmosphere, profits on every hand to be made, shortages continuing—it would take a long time to replace physical property destroyed and assured has a great deal to protect. He would be foolish to cancel or even reduce his U. & O. There is little or no evidence of either cancellation or reduction by the average assured. Some of the large war production establishments have reduced their lines, but even here the decline in volume has been much smaller than anticipated.

No Decrease—Yet

This seems to be the explanation of why the anticipated decrease in U. & O. has not developed. After the last war cancellation of the line was heavy. Somewhat because of this experience the older underwriters insisted during the early days of the second world war on participation in the property damage insurance as a condition to substantial U. & O. commitments. The property damage rate was greater so that dollar for dollar of risk the P. D. produced more premium. The P. D. hazard often was much less because of cutoffs, while the U. & O. exposure remained total because of interdependency of manufacturing units.

Older underwriters did not want to repeat the experience they had after the last war. Where they permitted an agency to load them with U. & O. without a corresponding proportion of P. D., the post-war U. & O. cancellation often wiped out almost all the business they had in the agency.

Insurance Is Lauded by J. W. Randall

"It's a grand old business," says Jesse W. Randall, president Travelers, in an article on insurance business in "Protection," agency publication of the companies.

All of us like to feel that in devoting our lives to our particular occupation or profession, we are doing something more than merely earning a living. We all like to feel that our work is important and constructive; that it is helping in some way to make this world a better place in which to live.

Insurance is the modern interpretation of the ancient biblical precept: "Bear ye one another's burdens." It is a business-like, voluntary and successful method of spreading over many the cost of a misfortune or disaster which would ruin an individual if he had to bear it himself. It is a means of sharing misfortune, of breaking its cost into small payments that can easily be borne by those who take advantage of it.

There are two ways of helping people who have suffered misfortune: character and insurance. Insurance helps people to help themselves. It does not undermine a man's self respect to accept insurance benefits. He has paid for his insurance. Insurance accomplishes more than charity can attempt to do—and does it without making dependents of those who receive its benefits.

Tragedy is not a prerequisite of all the payments made under life policies. Every winter many checks are mailed to addresses in Florida, California and other congenial areas. These are the monthly income checks provided by policies bought to protect the family in case of death before age 65, but also to assure a comfortable retirement income for a man and his wife, if the buyer lives beyond age 65.

When disaster strikes in the form of accidental injury, fire or damage claims, the importance of the role insurance plays is so obvious as to need no explanation.

There is another humanitarian phase of the insurance business which may not have come to your attention. In the case of big industrial concerns or large scale building and contracting operations, the rate an employer pays for his insurance is based on the number and severity of the accidents that occur in his plant or in connection with his operations. If his accident record is bad, he pays a high rate. If it is good, he benefits by a lower rate. Safety engineers discover and eliminate many dangerous factors that cause accidents.

The visible benefits of insurance are only a part of the great work insurance is doing. How many homes would be built if fire insurance were not there to assure the lender that the loan would be safe even if the house were destroyed by fire? Only the man who had saved the full price of his home could buy or build, if fire insurance were not available. No one would care to lend on mortgage if the loan could not be protected by insurance.

How many prudent men would dare own automobiles if there were no way of insuring the liability that comes with the car?

Would the father of a family dare to spend much of his income for anything other than essentials until he had saved a substantial sum of money, if he couldn't create immediately by means of life insurance a sum sufficient to take care of his family in case of his death?

Would Americans have been willing to take the constructive business risks that have made this country great, if they also had to carry the many dangerous and costly personal risks that insurance now carries for them?

Two North British Changes

North British & Mercantile has appointed Hugh P. Kirkup, inspector at London, Ont., as branch manager at Winnipeg. He is replaced in London by F. Donald Taylor.

Atlanta Captures Top Honors in Fire Waste Contest

Awards Are Announced by U. S. Chamber of Commerce

WASHINGTON—Winner of the grand award in the 1945 fire waste contest is Atlanta, as announced today by the U. S. Chamber of Commerce, which with the National Fire Waste Council sponsors the contest.

More than 600 cities are enrolled in this campaign.

Awards in the form of bronze plaques will be presented to the winners of the six population classes at the chamber's annual meeting, Atlantic City, April 30-May 2.

Atlanta has the best record of accomplishment for all cities. That city stood at the top of class II cities having a population of 250,000 to 5,000,000.

Top cities in the other five population classes are: Class I, Chicago; class III, Wichita; class IV, Schenectady; class V, Marietta, Ga., and class VI, Fort Lauderdale.

The executive committee of the National Fire Waste Council, announcing the results, said that a conservative estimate of the results of this contest and campaign for fire prevention is at least an annual saving of \$10 million in property values, and a saving of 10,000 lives.

The contest judges were: George W. Booth, chief engineer National Board; Percy Bugbee, general manager National Fire Protection Association, and Eugene Arms, general manager Mill Mutual Fire Prevention Bureau, Chicago.

In addition to the winners, the following cities received honorable mention:

Class I: Detroit, Milwaukee, Buffalo, Los Angeles, Washington, Baltimore, Pittsburgh.

Philadelphia received honorable mention and commendation, its report having been received too late to judge for specific grading.

Class II: Providence, Houston, Toledo, Memphis, Cincinnati, Louisville, Rochester, New Orleans, Minneapolis, Honolulu.

Class III: Hartford, Chattanooga, New Haven, Knoxville, Mobile, Tulsa, Richmond, Austin, Waterbury, Grand Rapids.

Class IV: Lakewood, O.; Terre Haute, Ind.; Pittsfield, Mass.; Decatur, Ill.; Bethlehem, Pa.; Newton, Mass.; Allentown, Pa.; Roanoke, Va.; Topeka, Bremerton, Wash.; Alameda, Cal.; Fresno, Cal.

Class V: Parkersburg, W. Va.; Anderson, Ind.; Jamestown, N. Y.; Maplewood, N. J.; Watertown, N. Y.; Moline, Ill.; Newburgh, N. Y.; Tuscaloosa, Ala.; Orlando, Fla.

Class VI: Fort Collins, Colo.; Grosse Pointe, Mich.; Bartlesville, Okla.; Port Angeles, Wash.; Ridgewood, N. J.; Newton, Kans.; Stevens Point, Wis.; Van Wert, O.; Minot, N. D.; Nampa, Ida.

Fire Assn. Names Way in N. J.

Pennington H. Way, Jr., has been named special agent for Fire Association group in southern New Jersey. He will be associated with Raymond G. Shepard, who recently was appointed special agent in northern New Jersey.

Mr. Way was in the marine department at the head office before entering service in 1941. He was a lieutenant colonel in the army.

Say Hobbs Exceeded Authority in Denying Kan. License

The Kansas supreme court has decided that Commissioner Hobbs exceeded his authority in denying a license to Fidelity Life of Fulton, Ill., and a writ of mandamus was issued requiring Mr. Hobbs to grant Fidelity Life authority to do business in Kansas.

Mr. Hobbs refused to admit Fidelity Life on the ground that, from May 1, 1944, to May 1, 1945, when it was without a license in Kansas, it had been doing business there without benefit of certificate.

Fidelity Life was licensed in Kansas from 1902 until May 1, 1944. Prior to the latter date Fidelity filed its annual statement in Kansas and application for renewal of license, but Mr. Hobbs refused to issue a certificate for that year. The same procedure took place prior to May 1, 1945.

Mr. Hobbs contended that he was privileged to deny the license to Fidelity Life for the year commencing May 1, 1945, because it had done business in Kansas the preceding year without a license.

The sole question, according to the supreme court, is whether the fact that a fraternal has been doing business in the state without a certificate bars it from obtaining one for the insurance year commencing May 1, 1945, when, on making application it meets all the requirements.

Duties Become Ministerial

When fraternal has complied with all the requirements of the law, the duties of the commissioner thereafter are ministerial rather than administrative in character, the court said.

There is a statute making it unlawful for an insurer to transact business within Kansas without due authorization and there is a penalty for each and every violation. However, Mr. Hobbs failed to show where such a violation is grounds for refusal to issue a certificate of authority.

George M. Brewster, John L. Hunt, Lester M. Goodell, Margaret McGurnaghan of Topeka, and John A. Riordan of Fulton were counsel for Fidelity Life, and Al F. Williams, special assistant attorney general; Attorney General A. B. Mitchell and Assistant Attorney General L. P. Brooks, represented Mr. Hobbs.

Snag in S. C. Agents Group Plan

The program to set up a plan of group life, disability and hospitalization insurance for members and their employees of the South Carolina Association of Insurance Agents has struck a snag. In formulating the plan with Pilot Life, the average age of the persons to be insured was estimated at 45, but the average age of the signed applicants is 55. This would increase the cost of the life insurance from 96c to \$1.60 and H. Pierce North, the manager, expresses the fear that if the scheme were launched on that basis, many of the present applicants would drop out at the end of six months. To go into effect 50% of the membership must sign up. At present that figure has not quite been reached.

A change in the plan will probably have to be made.

Lumber Mutual to Expand

Lumber Mutual Fire of Boston, on a limited agency basis since 1930, has plans for a nationwide development of agencies over a period of the next few years. In the beginning operations will be centered in New York, Virginia, West Virginia and New England.

John C. Artz will be in charge of New York production, C. Bradley Spencer will be in charge of Virginia and West Virginia production and John H. Whorf will be in charge of the New England operation.

Barker Mich. Manager for North British

North British group has appointed Arnold G. Barker manager of the Michigan department, succeeding William L. Nolen who has become assistant U. S. manager and vice-president. Mr. Barker has been an assistant manager of the Michigan department since 1943. E. F. Cunningham will now be assistant manager.



A. G. Barker

Mr. Barker has completed 22 years with the group, having been first employed in 1924 as inspector for the improved risks department. In 1935 he became engineer for central department territory at Detroit.

New York Department O.K.'s Collision Rate Increases

A general increase in automobile insurance rates for the state of New York has been agreed upon by the New York department and the National Automobile Underwriters Association. Distribution of the new rates is expected before May 1.

Recognizing the general trend of automobile losses, and particularly those involving collision, these changes represent for passenger motor vehicles an approximate 5% increase in collision premiums for new cars and 2 1/2% for those cars in age group 4, and an increase averaging 10% in the commercial car collision premium rates. The comprehensive minimum premium will be restored to \$6. Minor changes and clarifications are being made in manual rules.

Creditor Should Be Shown Where Debtor Lacks Cover

In this inflationary era it behooves insurance agents to call to the attention of creditors the inadequacy of insurance coverage of their debtors and to remind all insured to look to values if adequate protection is desired. A. Leslie Ham, manager of the Canadian Underwriters Association, declared in an address before the Rotary Club of Shawinigan Falls, Que.

Mr. Ham said that some people criticize insurance rates, but rates are based on experience and critics should remember that there are many insurers struggling to exist and that this competition insures reasonable rate levels and a steady progress and development in the business in order to meet public needs.

Mr. Ham called for a substitution of a financial responsibility law for the "archaic" legislation along this line in Quebec, calling attention to the fact that each of the other provinces of Canada have adopted adequate responsibility laws. He cited the high cost of auto insurance in the province as being a direct result of high loss frequency, pointing out that from 1942-44 in Quebec, 200 insured cars per 1000 were involved in P.L. and P.D. accidents while for the whole of Canada, including Quebec, only 83 cars per 1000 were so involved.

Open New Adjustment Office

National Adjusters, Inc., of Newark, has opened a branch office at Miami, Fla. The new office is under the direction of Vice-president L. J. K. Maerten, who until recently was in charge of inland marine losses in the New York City office. Mr. Maerten has had 23 years' experience in the handling of all types of inland marine losses for insurance companies. Most of his work has been from New England to Florida.

Hubbell, Bock to New York Office

E. R. Hubbell and C. R. Bock have been transferred from their present positions as regional managers of Royal-Liverpool in the mid-west to the New York office, where they will be executive regional managers, associated with E. W. Hotchkiss, assistant United States manager, in the western department.

Mr. Hubbell joined Royal-Liverpool in 1929 as special agent in Indiana and in 1940 was transferred to Detroit as regional manager for Michigan. He is a graduate of Armour Institute and served several years with the Indiana Inspection Bureau.

Mr. Bock joined Royal-Liverpool in 1924, spending a number of years as an examiner in the western department at Chicago and subsequently was state agent for Wisconsin. In 1939 he was appointed regional manager for Wisconsin, Minnesota, North and South Dakota, with headquarters at Minneapolis.

Mr. Hubbell will be succeeded by A. Duncan Maclean, who has been appointed a regional manager for Michigan. He has been with the group many years and is well qualified for his new duties.

To succeed Mr. Bock, T. Karlquist has been advanced to regional manager with headquarters at Minneapolis to supervise the territory formerly handled by Mr. Bock. Mr. Karlquist has had an extensive experience in both the office and field.

Star Loses Appeal in Alleged Incendiarism

The Massachusetts supreme court upheld the appellate division decision that in the case of Demoranville vs. Star Insurance Co. there was no warrantable evidence of incendiarism.

Mrs. Demoranville originally brought action to recover for a fire loss to a dwelling covered by the insurance company. The company set up as an affirmative defense that the fire was set by plaintiff's husband or servant in an attempt to defraud the company. The original trial judge found that the fire was set with knowledge or consent of the insured and, therefore, she could not recover. The appellate division had reversed the decision and ordered judgment for the insured after it had been demonstrated that there was "undisputed" evidence that the last time the insured and her husband were at the house was two days before the fire.

William Pye in Manchester Field

William I. Pye, recently appointed special agent by Travelers Fire, has been assigned to the Manchester and Worcester territories with headquarters in Manchester, N. H. He will be on the staff of Manager Frank Mills.

Mr. Pye, who recently was released after more than two years in the navy, has been with Travelers Fire since being graduated in 1941 from the University of Vermont. He was assigned to Minneapolis and later to Hartford before entering service. He served in the Pacific as captain of a PT boat and held the rank of lieutenant (j.g.).

John Holmes Out for Congress

HELENA—Commissioner John J. Holmes, prominent in official and fraternal affairs for several decades, has announced for the Democratic nomination for congress.

Mr. Holmes was urged by party leaders to become a candidate a year ago to fill the vacancy caused by the death of Congressman James F. O'Connor and he said he now was becoming a candidate at the renewed request of Montana Democratic chiefs.

Before becoming Commissioner, Mr. Holmes was in the insurance business in Great Falls and has retained his voting residence there.

Large Turnout for Texas Agents Annual Parley

AUSTIN—A large group of local agents and field men turned out for the annual convention of the Texas Association of Insurance Agents which got under way Wednesday.

Will M. Keller, Palestine, vice-president, is presiding in the absence of Richard H. McLarry, who is ill, and is slated to succeed Mr. McLarry as president.

There will be no banquet and registrations are without fee. The Insurance Women of Austin entertained Wednesday evening with a bingo party and dance.

The first session Wednesday afternoon was executive for members only at which the administration and committee reports were given.

The rates and forms committee is expected to recommend further amendments in the new cancellation rules and urge early adoption of a new extended coverage manual.

Mr. Keller is expected to discuss the licensing situation in Texas as being far from a satisfactory and healthy condition due to an apparent competitive situation resulting in an abnormal number of licenses thereby making the solution of public relations problems more difficult.

Two general sessions will be held Thursday to be highlighted with the talks of John H. Dillard on inland marine opportunities and A. E. Spottke on automobile insurance.

Frank H. Cornell to Reserve List

Frank H. Cornell, who has been with Home just 50 years, and who since 1937 has been resident secretary in charge of the farm department at Chicago, is being placed on the reserve list May 1. President Harold V. Smith gave a luncheon for representatives of the insurance industry in Mr. Cornell's honor at Chicago Wednesday.

Mr. Cornell started as a policy clerk, in 1898 was transferred to agency records, in 1907 became farm special agent in Illinois and Wisconsin, in 1917 was made joint manager of the department, manager in 1931 and then secretary.

He was president of the Farm Underwriters Association in 1941 and is now president of the Western Hail & Adjustment Association.

Royal-Liverpool Appoints H. C. Walker in Ohio

Royal-Liverpool has named Herbert C. Walker assistant regional manager for Ohio with headquarters in Cleveland. He has been state agent in Indiana since 1929 when he joined the group. He is a past president of the Indiana Field Club.

Frederick W. Snyder Dies

Frederick W. Snyder, vice-president and managing director of Economical Mutual Fire, died from a heart attack while attending an amateur hockey game. He was 64. His father was one of the original directors of the company. Frederick Snyder joined the staff as a clerk in 1901 and nine years later was appointed assistant secretary. In 1916 he was named assistant manager and in 1928 secretary-treasurer. Five years later he succeeded the late W. H. Schmalz as managing director.

Samuel O. LeSueur, Jr., manager of the Jefferson, Noyes & Embury agency, Louisville, who for two years has been serving with the coast guard in the north Atlantic, has been discharged with the rank of lieutenant (j.g.), and is due back in Louisville this week.

Dineen, Harrington Not to Address W. Va. Legislature

IN THE NATIONAL UNDERWRITER of last week, it was indicated that Commissioner Harrington of Massachusetts and Superintendent Dineen of New York will address the legislature of West Virginia while they are at Charleston April 19-20 for a meeting of the commissioners of zone 2. We have been informed that the West Virginia legislature is not in session this year and that these two leaders of the National Association of Insurance Commissioners are scheduled only as dinner speakers on April 19.

The story came from a reliable correspondent, who must have been confused. We regret its publication.

Goes with Canadian Indemnity

Back after five years with the Canadian air force, J. M. O'Brien, who formerly was associated with the Commercial Union group, has joined Canadian Indemnity at Montreal as an inspector.

Cavalier of Baltimore has been licensed in Oklahoma with W. Van Stuck & Co., of Oklahoma City as state agent.

Chicago Association Asks New Auto Rate

In a report by Joseph Folkers, Critchell, Miller agency, chairman of the automobile committee of the Chicago Insurance Agents Association, it is suggested that the actual value comprehensive manual be brought up to date by reducing the number of rating groups from four to two and by placing the minimum premium in Cook county for this coverage at \$10.

In addition to the manual changes the report also asked that the so-called 80-20 collision form be withdrawn "because it contemplates the underwriting of a maintenance and upkeep coverage which no rate can possibly compensate for."

Present Rates for New Cars

Present manual rates are requested to be maintained for new cars but the two contemplated age groups include, as one group, all cars purchased new within 18 months, and as group two, all others.

It is hoped that the recommendations will be brought to the attention of the underwriting companies and through them to the National Automobile Underwriters Association.

A portion of the report, the result of

long study of the automobile rate and loss situation, is quoted below:

Because of the unfavorable trend in automobile loss ratios for the past two years, it is suggested that the following recommendations be submitted to the western committee of the National Automobile Underwriters Association.

That the actual value comprehensive manual be brought up-to-date to more truly reflect the exposure at risk. It must be borne in mind that during the war years no cars were manufactured for public consumption with the result that the value of many existing automobiles is comparable to the replacement cost of a new 1946 model, and if the individual tariff rates are applied the average premium will increase from \$6 to approximately \$15. It is recommended that the minimum premium for an actual value comprehensive policy be not less than \$10.

In so far as collision insurance is concerned, it is rather difficult to formulate an opinion. Loss ratios are mounting constantly in spite of an increase in rate on Jan. 31, 1945, of approximately 25%, and the elimination of the rationing credit on Aug. 15, 1945.

There are some factors that must be considered in any contemplated rate change for this protection. During the war years when replacement parts were not available it was necessary to rebuild damaged parts. Furthermore, the automobile repair shops in competition with the war plants increased their labor charges to a point where the cost became almost prohibitive.

It is believed that new parts will again, and soon, be available thus eliminating the necessity for rebuilding. Many repair shops that before the war were operated by skilled mechanics were forced to close. With the return of mechanics from the armed forces, these shops will again be opened and repairs will again be on a competitive basis, which should produce a substantial reduction in the cost of making necessary repairs and reflect in the general experience.

It is the belief of the committee that the so-called 80% form does not have a proper place in any insurance plan. It contemplates the underwriting of a maintenance or upkeep coverage which no rate can possibly compensate for, and if this form were eliminated the collision picture will materially change.

Plan to Expand American Insurance Writing in India

American International Underwriters Corporation announces the establishment of an Indian affiliated company, American International Underwriters (India) Ltd., with offices at 8 Clive street, Calcutta, India. The new company, which represents several American insurance companies, writes fire, marine, and other lines throughout India. Frank B. Taylor, who has had 12 years of insurance experience in that country, will be in charge.

Mr. Taylor foresees possibilities for considerable expansion of general American trade in India. He states that "assuming that an agreement will be reached on major political issues, India has probably more to offer in the way of potentialities for American trade than any other place in the world."

"A good portion of the benefits," Mr. Taylor says, "can be expected to accrue to Indians themselves. Anyone contemplating a new venture in this market is wise to depend on Indian management, although a few technical advisers are naturally in order. Regardless of what anyone is selling, the buyers are 99% Indian."

Testimonial for Percy Bugbee

BOSTON—A surprise testimonial dinner was tendered Percy Bugbee, general manager of National Fire Protection Association by the executive staff at Winchester Country Club. The occasion was the celebration of Mr. Bugbee's 25th anniversary with N.F.P.A. and he was presented with a handsome silver tray

Veteran Adjuster Minimizes U. & O. Sales Difficulties

BROOKLYN—Harold Hyer, veteran fire and casualty adjuster and insurance director of the 1939-40 New York world's fair, told the Brooklyn Insurance Brokers Association that the selling of use and occupancy insurance is not as tough as commonly thought by the average broker.

"Don't think of U. & O. as being too involved a subject for the superficial understanding it is wise to possess in selling nor carry too great a load of worry about adjustments," said Mr. Hyer.

Given an adequate amount of insurance the average adjuster can find a satisfactory solution without undue conflict in 99% of his U. & O. claims. Calling attention to U. & O. as a fertile field for the solicitor Mr. Hyer said:

"As the federal government's interest under current tax laws shrinks with lesser excess profits taxes, the potential profit in sales of the future becomes more and more a need to insure. Revenue in commission from U. & O. premium offers the salesman a broadening perspective and, as such cover increases, we of the adjusting fraternity appreciate the need of intensive study for essential handling of this complicated class of loss."

Mr. Hyer also called attention to leasehold interest, saying that this form of insurance is one of many which "have gone far afield from the simple task of measuring physical property values." He warned that this type of risk involves a definite moral hazard and therefore should be underwritten with great care.

"I can only suggest that when the risk is yours to buy take the problem to your favorite underwriter or adjuster for guidance and aid," he said.

Adjusters School Held in Wichita

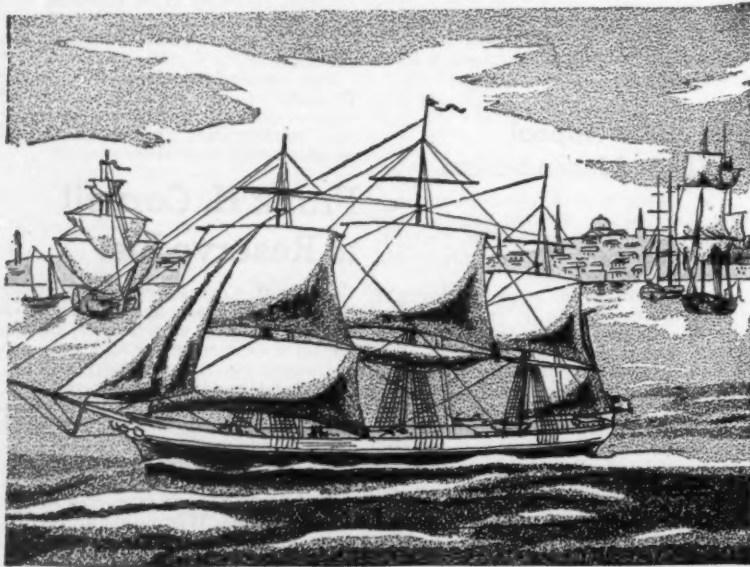
More than 200 attended the adjusters school of instruction of Western Hail & Adjustment Association held at Wichita for two days, the first meeting since 1942. Leon Van Arsdale, Van Arsdale-Osborne, handled arrangements.

Panel discussions took up the entire program. Opening remarks were made by S. K. Bjornson, assistant manager Rain & Hail Bureau, Chicago. Panels included "The 1946 Hail Application," led by Walker N. Moore, America Fore, Wichita; "Early Losses," led by Don Shannon, Great American, Oklahoma City; "The Small Grain Loss Work Sheet," Miles A. Elliff, Rain & Hail Bureau, Wichita; "Cooperation Among Companies," L. G. Van Zile, manager farm and hail department Fireman's Fund, Chicago.

Assisting Mr. Van Zile were Bert Thorpe, hail manager Hartford, Chicago; E. R. Smith, hail manager Home, Chicago; T. G. Dahl, farm and hail manager Great American, Chicago; James B. Cullison, Jr., manager Rain & Hail Bureau, Chicago; J. E. Cryan, assistant secretary America Fore, Chicago, and Glenn Cavanaugh, Omaha general agent.

Discussions included "Proof of Loss" by George Leighton, Home special agent, Oklahoma City; "Second and Subsequent Losses," Walter Hines, America Fore, Beloit, Kan., and "How to Tell Injuries Other Than Hail Damage to Wheat," by Dr. L. E. Melchers, head department of botany and plant pathology, Kansas State College. Mr. Bjornson also conducted a general discussion and question box period.

A banquet was held and individual companies held luncheons and afternoon conferences. Adjusters from Kansas, Oklahoma and the Texas Panhandle attended. Similar meetings will be held at Omaha, Sioux Falls, S. D., Fargo, N. D. and Great Falls, Mont., within the month.



NEW ENGLAND CLIPPERS

Forests of ship masts could be seen arising above historic Boston Harbor in the early days of the American Merchant Marine. Usually, one or more clippers had a prominent place in the busy scene. Cargoes massed on the wharves represented worldwide exports and imports. Much of the country's foreign commerce passed through Boston and other New England ports. After the repeal of British navigation laws in 1849, American clipper ships could take China tea and other far-east cargoes to British ports. The great ships created a sensation and British builders tried in vain to copy them.

Many famous clippers and other ships were built in the Boston area, with Donald McKay the most noted of the shipbuilders.

* * *

The activity in Boston Harbor and other New England ports today has made Appleton and Cox, Inc., one of the outstanding marine insurance organizations in that territory. Not confining itself to ocean marine problems, it offers New England agents unexcelled inland marine facilities based upon its 74 years of practical experience.

Appleton & Cox
INCORPORATED

OCEAN AND INLAND MARINE UNDERWRITERS

111 John Street, New York

BRANCHES IN PRINCIPAL CITIES



er
O.
es

yer, veteran
d insurance
New York
n Insurance
e selling of
e is not as
by the aver-

as being too
perfidious
ness in sell-
ad of worry
Hyer.
nt of insur-
n find a sat-
due conflict
a. Calling ar-
tile field for

nt's interest
ninks with
he potential
re becomes
asure. Rev-
, & O. pre-
broadening
er increases,
y appreciate
for essential
ed class of

attention to
at this form
which "have
mple task of
values." He
k involves a
d therefore
a great care,
hen the risk
olem to your
adjuster for

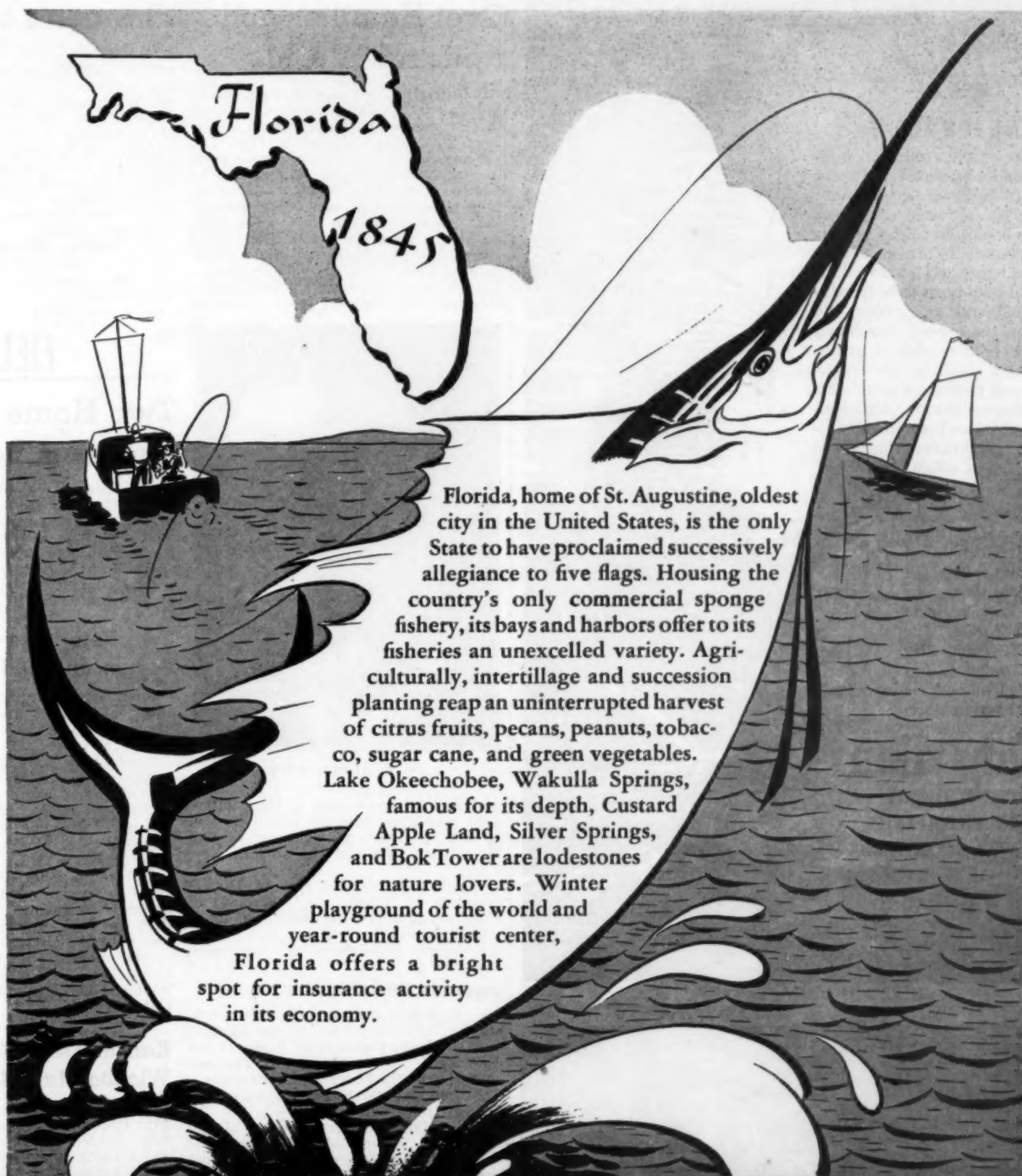
ool
ta

he adjusters
stern Hail &
d at Wichita
eting since
an Arsdale-
ents.

p the entire
s were made
ant manager
ago. Panels
Application,
merica Fore,
led by Don
, Oklahoma
Loss Work
& Hail Bu-
ion Among
ile, manager
t Fireman's

were Bert
rtford, Chi-
nager Home,
nd hail man-
go; James B.
& Hail Bu-
assistant sec-
chicago, and
eneral agent
oof of Loss
ome special
Second and
alter Hines
, and "How
n Hail Dam-
E. Melchers
y and plant
College. Ma-
general dis-
eriod.

nd individ-
nd afternoon
om Kansas
anhandle at
ill be held at
Fargo, N. D.
within the



Florida, home of St. Augustine, oldest city in the United States, is the only State to have proclaimed successively allegiance to five flags. Housing the country's only commercial sponge fishery, its bays and harbors offer to its fisheries an unexcelled variety. Agriculturally, intertillage and succession planting reap an uninterrupted harvest of citrus fruits, pecans, peanuts, tobacco, sugar cane, and green vegetables. Lake Okeechobee, Wakulla Springs, famous for its depth, Custard Apple Land, Silver Springs, and Bok Tower are lodestones for nature lovers. Winter playground of the world and year-round tourist center, Florida offers a bright spot for insurance activity in its economy.



CRUM & FORSTER

MANAGERS

110 WILLIAM STREET • NEW YORK, N. Y.

UNITED STATES FIRE INSURANCE CO. Organized 1824
THE NORTH RIVER INSURANCE CO. Organized 1822
WESTCHESTER FIRE INSURANCE CO. Organized 1837
THE ALLEMANNIA FIRE INSURANCE CO. of Pittsburgh. Organized 1868

RICHMOND INSURANCE CO. Organized 1836
WESTERN ASSURANCE CO., U. S. Branch. Incorporated 1851
BRITISH AMERICA ASSURANCE CO., U. S. Branch. Incorporated 1833
SOUTHERN FIRE INSURANCE CO., Durham, N. C. Incorporated 1923

WESTERN DEPT., FREEPORT, ILL. • PACIFIC DEPT., SAN FRANCISCO • SOUTHERN DEPT., ATLANTA • ALLEGHENY DEPT., PITTSBURGH • CAROLINAS DEPT., DURHAM, N. C.



Highlights in Insurance History

MARINE FRAUDS

In the early 19th century, American shipping was harassed by an elaborate system of Marine frauds. Notorious crimes were practiced along the Atlantic coast and among the West Indies. In collusion with paid wreckers, vessels were run ashore, lured in by false lights and destroyed, or taken into West Indies ports to be fraudulently condemned and sold; often the rotting, worthless ones were abandoned to the underwriters at exorbitant prices. Exposures brought about by the underwriters ruined many prominent merchants thought to be above suspicion. American shipping and the Marine Insurance industry joined in bringing these criminals to trial and a new era of safety began.

Marine underwriters have always been faced with unusual problems. The manner in which they met conditions during the recent World War reflects credit on the companies. The NATIONAL UNION and BIRMINGHAM are proud to pay tribute to Marine Underwriters for their excellent performance.

**National Union
and Birmingham**
FIRE INSURANCE COMPANIES
PITTSBURGH PENNSYLVANIA

THE CHARTER OAK FIRE INSURANCE COMPANY

Country-Wide
Insurance Analysis and
Claim Service

Hartford, Connecticut

One of The Travelers Companies

NEWS OF THE COMPANIES

Industrial Takes Over Hamilton and National F. & M.

Industrial has completed negotiations, undertaken a short time ago, for purchase of controlling stock interest in National F. & M. and Hamilton Fire.

Industrial will operate the companies as a group and for the present will be located at 25 Cliff street, New York city, to conduct a general fire, allied lines, inland marine, and automobile business. Steps are being taken to license the companies in the various states.

H. Ronald Chambers has resigned as president of National and Hamilton

Howard Heads Firemen's of D. C.

WASHINGTON — Albert W. Howard has been elected to succeed William M. Hoffman as president of Firemen's of Washington. Mr. Howard joined Firemen's in 1907, became a director in 1915, secretary in 1921 and vice-president in 1924. He is of the third generation of his family to be identified with the company in an executive capacity.

Mr. Hoffman retired after 54 years service with the company, but will continue as a director.

V. Manning Hoffman, associated with Firemen's since 1926, was elected to succeed Mr. Howard as vice-president and secretary.

FIELD

Two Home Field Veterans Retire

J. A. Weeks, with Home 41 years and since 1930 associate state agent in Minnesota, has been retired. John Jackson, associate state agent since 1930, will continue in sole supervision.

David H. Sage, special agent in Iowa, with Home 27 years, has been placed on the reserve list.

Two Returnees Joining Boston and Old Colony

Ralph E. Dixon has been named state agent of Boston and Old Colony in Michigan to assist W. D. Cameron, Michigan supervisor. Mr. Dixon was discharged recently after serving with an army engineering unit in the southwest Pacific. After attending Armour Institute, Chicago, he served with the Missouri Inspection Bureau and the Chicago offices of Marsh & McLennan and Fred S. James & Co.

Horace R. Burklew has been named an Ohio special agent in the survey department, assisting S. E. Goodfellow, that division's manager. Mr. Burklew was with the air forces for three years, several months with the educational division. He is a former local agent at Killbuck, O. He will work out of the Columbus offices.

Kansas Field Meetings at Wichita May 14-15

The annual meetings of the Kansas Fire Prevention Association and Kansas Blue Goose will be held in Wichita, May 14-15, with the Sunflower puddle of



C. F. RUPPRECHT

to devote his entire time to his country-wide brokerage business which he will operate in conjunction with the firm of Hutchinson, Rivinus & Co. in New York.

Harold F. Healey has resigned as vice-president of National and secretary of Hamilton to devote his time to the interests of the estate of the late E. C. Jameson, former president of the companies, who died in 1945.

Rupprecht Joins Companies

C. F. Rupprecht has joined the group and has been elected as vice-president of Industrial and president of National and Hamilton. Mr. Rupprecht for the past several years had been with Firemen's.

Arthur E. Petersen continues as president of Industrial.

J. L. Hahn, former secretary of National and vice-president of Hamilton, has been elected vice-president of both companies.

William H. Schulte, vice-president Industrial, has been appointed vice-president of National and Hamilton.

Carruth Named by Home as H. O. General Agent in South

Home of New York has appointed Joseph A. Carruth home office general agent of the southern department.

Mr. Carruth, a director and assistant secretary of the Carolina, has been with Home since 1920. In 1945 he was appointed director of educational department for returning veterans which has had an enrollment of 358. Mr. Carruth will continue to hold this post.

W. S. Hukill, Jr., well known Cincinnati agent, is recovering satisfactorily from his fourth operation within a year at Christ hospital, Cincinnati. Although Mr. Hukill is 78, he has been in good health and goes to his office regularly.

AGENCY ANALYST

This man, who has recently been released from the Service, has had seventeen years as a Statistician, analyzing losses and Agency accounts. He has a pleasant personality and a good accounting and statistical background.

FERGASON PERSONNEL

Insurance Personnel Exclusively
166 W. Jackson Blvd., Chicago 4, Ill.

April 11, 1946



MEETING PUBLIC DEMAND—HEAD ON!

Up from the Caribbean came the hurricane. This time it headed northward—straight for New Jersey!

When the blow was over, bewildered property owners started a clamor. Tidal waves had caused more damage than the wind—sometimes wind and wave had combined in wrecking their Summer homes.

Many had windstorm protection under Extended Coverage on the fire policy. When shown the exclusion applying to wave damage and "water driven by wind," they were not satisfied! The public demanded protection.

Into the breach stepped North America with the announcement that it would write Wave Damage coverage in New Jersey.

In the public interest, the demand was met—head on!

... a typical instance of North America leadership meeting a public relations problem. Agents and Brokers, as well as the public, benefit by this type of forward-looking underwriting.



INSURANCE COMPANY OF
NORTH AMERICA
COMPANIES. *Philadelphia*

INSURANCE COMPANY OF NORTH AMERICA
THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA
PHILADELPHIA FIRE AND MARINE INSURANCE COMPANY

NORTH AMERICA... OLDEST NAME IN CAPITAL STOCK INSURANCE

Wichita as host. At the same time the Kansas Fire Underwriters Association and Bureau Field Clubs also will hold their annual meetings there at the same time.

C. E. Smith Most Loyal Gander

Carl E. Smith, Royal Exchange, is most loyal gander of the Blue Goose, and L. T. Stubbs, Monarch Investment Co., big toad of Sunflower puddle. N. K. Nelson, Great American, Topeka, is president of the prevention association; W. S. Gibbons of St. Paul at Wichita, president of the underwriters and Harold E. Holtz, Millers National, Topeka, president of the field club.

Miller in Wash-Idaho Field

Weldon F. Miller has been appointed special agent for Fireman's Fund and Home Fire & Marine to travel northeastern Washington and northern Idaho. In that field he succeeds Glenn F. Lett, who has been transferred to Portland, Ore. Mr. Miller recently was discharged from the navy after two years' service. He was with the company 17 years.

Thume Now Special Agent

Jack G. Thume has been appointed special agent for Aetna Fire at Los An-

geles. He had been with Bankers & Shippers in that territory since 1937.

Seattle Pond Meets in Tacoma

Mayor Harry Cain of Tacoma will speak at a meeting of the Seattle Blue Goose to be held at Tacoma April 12 on invitation from members in that city. A cocktail hour will precede dinner.

Winkler Resumes Ohio Post

William P. Winkler, after 2½ years in the navy, has resumed duties as special agent in Ohio for National Fire. He was lieutenant in the navy, serving as chief

engineer on the destroyer Mayo in the European and Asiatic theaters.

He has completed a refresher course in the western department. He will make his headquarters at Cincinnati, handling Cincinnati and southwestern Ohio.

Dreyer Goes to Seattle

Ralph H. Dreyer has joined the field staff of Great American at Seattle. He was recently released from the navy, having served as a lieutenant commander in the Pacific. Before entering service he was with Great American in New York state.

Ohio Meetings at Lake Wawasee

The Ohio Blue Goose will hold its annual meeting at Lake Wawasee, Ind., June 4, 5, at the same time that the Ohio field clubs will meet there.

Kansas Inspections Scheduled

The Kansas Fire Prevention Association has scheduled town inspections for Colby April 17 and Goodland April 18. L. N. Shaw, president Sherman County Fire Prevention Association, is chairman of arrangements at Goodland and W. S. Gibbons, St. Paul, Wichita, arranged the meetings.

Feimster Anthracite Speaker

W. C. Feimster, executive general adjuster of Fire Companies Adjustment Bureau, will speak before the Anthracite Field Club, Wilkes-Barre, Pa., April 23. Instead of having a prepared address he will answer questions relating to use and occupancy insurance.

Heart of America Pond Meet

The annual meeting of the Heart of America Blue Goose will be held April 15 at Kansas City, Mo. A proposed increase in annual dues from \$5 to \$8 will be discussed and voted upon.

In Kansas For Crum & Forster

Earl Woods has been appointed state agent and engineer in Kansas for the western department of Crum & Forster. This brings to three the state agents representing the company in Kansas. Carl Bailey, who recently underwent an operation, is expected back on the job soon. Howard Searle has returned after discharge as an army colonel. Mr. Bailey and Mr. Woods operate out of Wichita and Mr. Searle has his headquarters in Topeka.

Benedict Resumes Ore. Post

John M. Benedict, Jr., has been released by the army and has returned to his old post as special agent in Oregon for Hartford Fire.

Jennings Returns to W. Va.

Walter W. Jennings, state agent in northern West Virginia for Royal Liverpool, is returning to the field after four years in service. Mr. Jennings was a captain in the army. He will make his headquarters at Wheeling.

Plan Utah-Idaho Initiation

SALT LAKE CITY—At the April meeting of the Utah-Idaho Blue Goose, it was urged that applications of all candidates be presented at the May meeting so that they may be voted on then and initiated in June. Supervisor R. L. Salmon was chosen delegate to the grand nest meeting in New York.

Lt. Paul Gieser is on terminal leave from the army after service in the Pacific for more than a year. Previously he was Oregon field man for Crum & Forster. He was inducted and earned his commission in the Pacific combat areas. Lately he has been stationed in Manila.

S. J. Morecock, for 11 years assistant manager of Metropolitan Life, has resigned to open a general insurance agency at Covington, Ga.

A WINNING COMBINATION

HOMETOWN
BANKER →

For Financing Hometown Purchases

HOMETOWN
INSURANCE
AGENT →



REALIZING that when the local bank gets the financing the Hometown Agent gets the insurance, Fireman's Fund has created a practical advertising plan designed to promote Bank financing of cars and appliances. Providing a follow through for the "Bank & Agent plan," it consists of an original theme—HOMETOWN CREDIT-SAVINGS—backed by a series of advertisements for banks to use in their local newspapers. ☆ "Credit-Savings" immediately suggests bank financing. It is similar to an installment savings account except that the customer gets the money before he saves it, enabling him to buy for cash. He then accumulates the necessary funds through regular "deposit-payments" plus interest on unpaid

balances. ☆ "I save because it gets me things and use while I save" is a typical appeal. In this manner the plan avoids the negative terms borrow—debt—loan. Instead it associates the idea of Bank financing with saving for a goal with the added advantage of getting the money in advance. A brochure explaining the plan is being mailed to all banks and to every agent representing a company of Fireman's Fund Group.



COPYRIGHT 1946 BY FIREMAN'S FUND INS. CO.

Fire • Automobile • Marine • Casualty • Fidelity • Surety
FIREMAN'S FUND GROUP

FIREMAN'S FUND INSURANCE COMPANY
HOME FIRE & MARINE INSURANCE COMPANY
WESTERN NATIONAL INSURANCE COMPANY

FIREMAN'S FUND INDEMNITY COMPANY
WESTERN NATIONAL INDEMNITY COMPANY

SAN FRANCISCO • NEW YORK • CHICAGO • BOSTON • ATLANTA

THE PLAN

includes free newspaper mats for banks supplied through agents of the companies of Fireman's Fund Group.

yo in the
er course
He will
incinnati,
hwestern

the field
attle. He
he navy,
mmander
ervice he
ew York

awasee
ld its an-
ee, Ind.,
that the

led
Associa-
tions for
April 18,
a County
is chair-
land and
chita, ar-

er
eneral ad-
justment
anthracite
April 23,
l address
ng to use

et
Heart of
eld April
posed in-
to \$8 will

ster
nted state
s for the
t Forster.
te agents
Kansas.
erwent an
n the job
rned after
Mr. Bailey
f Wichita
uarters in

st
been re-
turned to
n Oregon

.
agent in
oyal-Liv-
ield after
nings was
will make

the April
ue Goose,
of all can-
y meeting
then and
R. L. Sal-
the grand

inal leave
n the Pa-
Previously
Crum &
nd earned
ic combat
ationed in

s assistant
e, has re-
insurance



Strength

UNITED STATES RESOURCES AS OF DECEMBER 31, 1945

| Year Estab- lished | | ADMITTED ASSETS | LIABILITIES | CAPITAL | SURPLUS TO POLICYHOLDERS (Includes Capital) | |
|--------------------------|--|--------------------|--------------|-------------|--|-----------------------------------|
| | | | | | Annual Statement Basis | Market Values Dec. 31, 1945 |
| 1896 | American & Foreign Insurance Company . . . | \$ 9,860,261 | \$ 3,745,414 | \$1,500,000 | \$ 6,114,847 | \$ 6,381,194 |
| 1863 | The British & Foreign Marine Ins. Co., Ltd.† . . | 6,338,387 | 3,140,664 | 500,000 | 3,197,723 | 3,428,515 |
| 1911 | Capital Fire Insurance Company of California . . | 2,965,027 | 889,957 | 1,000,000 | 2,075,070 | 2,218,723 |
| 1922 | Eagle Indemnity Company | 14,874,297 | 10,154,571 | 1,000,000 | 4,719,726 | 5,286,606 |
| 1908 | Federal Union Insurance Company | 4,539,076 | 2,042,117 | 1,000,000 | 2,496,959 | 2,646,151 |
| 1911 | Globe Indemnity Company | 55,780,079 | 30,690,537 | 2,500,000 | 25,089,542 | 27,606,103 |
| 1836 | The Liverpool & London & Globe Ins. Co. Ltd.† . | 24,837,202 | 15,835,556 | 500,000 | 9,001,646 | 9,921,045 |
| 1811 | The Newark Fire Insurance Company | 14,063,222 | 6,679,101 | 2,000,000 | 7,384,121 | 7,907,479 |
| 1891 | Queen Insurance Company of America | 32,038,885 | 17,178,043 | 5,000,000 | 14,860,842 | 16,066,044 |
| 1910 | Royal Indemnity Company | 51,001,959 | 30,511,857 | 2,500,000 | 20,490,102 | 22,998,668 |
| 1845 | Royal Insurance Company, Ltd.† | 28,995,492 | 17,025,596 | 500,000 | 11,969,896 | 12,934,131 |
| 1924 | The Seaboard Insurance Company | 2,134,044 | 777,188 | 600,000 | 1,356,856 | 1,458,891 |
| 1896 | Star Insurance Company of America | 8,398,559 | 4,700,354 | 1,000,000 | 3,698,206 | 3,999,229 |
| 1860 | Thames & Mersey Marine Insurance Co., Ltd.† . | 3,857,992 | 1,880,472 | 500,000 | 1,977,520 | 2,092,412 |

† United States Branch. The amount shown under "Capital" is the statutory deposit required to transact business in the U. S. A.

Admitted Assets of All Companies include securities deposited as required by law.

ROYAL-LIVERPOOL GROUP

ONE HUNDRED FIFTY WILLIAM STREET, NEW YORK 8, N. Y.

AS SEEN FROM CHICAGO

NEW FACTORY MUTUAL UNIT

Boston Manufacturers Mutual and Arkwright Mutual of the factory mutual organization are setting up a service office in Chicago. Temporarily the work is being handled from the head office of Protection Mutual Fire there. Melville M. Zemek, who was a major in the army air forces, and prior to the war was with the inspection department of the factory mutuals at Boston, is assigned to this unit.

His father is M. J. Zemek, head of the insurance department of the Colgate-Palmolive-Peet Co., Jersey City. Mr. Zemek was in Chicago last week and was able to have a reunion with his son. M. J. Zemek was located in Chicago for a number of years, first with Employers Liability and then with Ocean Accident before taking his present position about 15 years ago.

DRAWING UP W.U.A. PROGRAM

The committee on order of business of the Western Underwriters Association is at present drawing up the program for the annual meeting of the association April 30-May 1 at the Drake

hotel, Chicago. It is expected that more than 100 from the territory will attend. Charles W. Ohlsen, western manager of Sun and president of the W.U.A., will deliver the presidential address, followed by reports of committees and standing groups.

THREE JOIN H. DALMAR & CO.

Two former members of the staff of H. Dalmar & Co., Chicago class 1 agency, have returned from war service. Daniel Light, who left in October, 1943, serving 27 months in the army and being in the armored division for some time, has returned as assistant counterman in the fire department, supervising endorsements. N. K. Robinson, who before the war was connected with the casualty department, probably will be assigned to special agency work in Cook county. He has been in the navy and for most of last year was a radioman aboard the escort carrier Shamrock Bay.

Leroy Brown has been appointed cashier and bookkeeper upon return from more than three years' service in the armed forces. Before the war he

was connected with the western department of America Fore.

JOINS POLICYHOLDERS UNION

H. H. Woodward, who has returned to Chicago after 2½ years in service, will join the staff of Policyholders Union, insurance attorneys and engineers.

A native of Chicago, Mr. Woodward is an attorney and before the war was with London Assurance, Transportation and American Automobile.

The Chicago Insurance Accountants Association will meet April 23 at 5:45 p. m. in the Hotel Chicagoan to hear W. J. Durant of Joseph Froggatt & Co. speak on auditing.

NEW YORK

HOME WORKERS ARE HONORED

Oscar J. Siebert, Rochester, N. Y., state agent of Home, and seven members of the home office staff were tendered a luncheon at which they were honored for 25 years' service. The others were R. W. Thompson, loss department; Miss Marion Regelmann, marine department; G. R. Schnitzlein, service department; Mrs. Leonora S. Leifflin, reinsurance department; J. R. Labatt and F. E. Wiseman, southern department, and Mrs. Ethel Whitaker, automobile department. They were presented 25-year silver service medals and framed certificates.

WARFIELD HAS OWN FIRM

Edwin L. Warfield has formed the brokerage firm of Edwin L. Warfield & Co. at 30 Church street, New York. Mr. Warfield has been in insurance 35 years. He started with Maryland Casualty in 1911 and subsequently had claims, agency and executive experience. He was with New York Indemnity and later with Globe Indemnity. From 1912 to 1923 he was in Winnipeg with Maryland Casualty. He went to Mexico City with William B. Woodrow Co., Maryland Casualty general agents, and remained there for two years. He spent some time with the West Virginia general agency of Patterson, Bell & Crane at Charleston. He has represented Equitable Society for several years and will continue to do so as well as handling general lines.

DINEEN TO ADDRESS ACCOUNTANTS

Superintendent Robert E. Dineen will be the guest speaker at the meeting of the Insurance Accountants Association next week in New York. The address, originally scheduled for April 25, was advanced because of the meeting of the drafting committee of the all industry committee.

N. A. Agents Hold Business Parley in Philadelphia

Agents representing North America throughout the country held a 4-day session this week at the head office to discuss with executives problems affecting business now and in the reconversion period. This is an annual event with North America, as well as Indemnity of North America, whose agents met last week.

Comprising the 1946 agents' advisory committee are: Francis F. Bartlett, Waterville, Me.; Oliver C. Conger, Pottstown, Pa.; Carroll L. Crawford, Westminster, Md.; R. J. Crocker, Newark; J. M. Crosby, Grand Rapids; J. G. Elliott, Scotts Bluff, Neb.; W. M. Fambrough, Columbus, Ga.; Frank S. Hanna, St. Joseph, Mo.; William C. Keater, Jr., Fairfield, Conn.; W. H. Lucas, LeRoy, N. Y.; Fred C. Richardt, Evansville, Ind.; H. W. Spencer, Oakland, Cal.; Leonard R. Spitzer, Toledo; R. A. Thompson, Minneapolis; R. W. Troxell, Springfield, Ill., and John W. Whitty, New Orleans.

STOCKS

By H. W. Cornelius, Bacon, Whipple & Co., 135 So. La Salle St., Chicago, April 8, 1946

| | Par. | Div. | Bid | Asked |
|-------------------|-------|-------|------|-------|
| American Auto. | 4 | .80 | 34 | 35½ |
| Aetna Cas. | 10 | 3.00 | 60 | 62 |
| Aetna Fire | 10 | 1.80 | 40 | 42 |
| Aetna Life | 10 | 1.60 | 54½ | 56 |
| Amer. Alliance | 10 | 1.00 | 24 | 25½ |
| Amer. Cas. | 10 | .60 | 11½ | 12½ |
| Amer. Equitable | 5 | 1.00 | 24½ | 26 |
| Amer. (N. J.) | 2.50 | .70 | 21 | 22½ |
| Amer. Surety | 25 | 2.50 | 76 | 78 |
| Balt. Amer. | 2.50 | .30 | 7¼ | 7½ |
| Boston | 100 | 2.10 | 73 | 75 |
| Camden Fire | 5 | 1.00 | 24 | 25½ |
| Contl. Cas. | 10 | 2.00 | 59½ | 61 |
| Cont. N. Y. | 2.50 | 2.00 | 57½ | 58½ |
| Fidelity-Phen. | 2.50 | 2.20 | 63½ | 64½ |
| Fire Assn. | 10 | 2.50 | 65 | 66 |
| Firemen's (N.J.) | 5 | .50 | 16 | 17 |
| Firemen's Fund | 10 | 3.00 | 112½ | 117 |
| Franklin Fire | 5 | 1.00 | 25 | 27 |
| Glens Falls | 5 | 1.85 | 58½ | 60 |
| Globe & Repub. | 5 | .50 | 12 | 13 |
| Gt. Amer. Fire | 5 | 1.20 | 34½ | 36 |
| Hanover Fire | 10 | 1.20 | 31 | 32½ |
| Hartford Fire | 10 | 2.50 | 125 | 131 |
| Home (N. Y.) | 5 | 1.20 | 33½ | 35 |
| Ins. Co. of N. A. | 10 | 3.00 | 107 | 110 |
| Maryland Cas. | 1 | .19 | 19 | 20 |
| Mass. Bonding | 12.50 | 4.00 | 100 | 106 |
| Natl. Cas. | 10 | 1.25 | 30 | 32 |
| Natl. Fire | 10 | 2.00 | 69 | 71 |
| Natl. Liberty | 2 | .30 | 7¼ | 7½ |
| Natl. Un. Fire | 20 | 5.00 | 208 | 211 |
| New Amst. Cas. | 2 | 1.00 | 35 | 37 |
| New Hamp. | 10 | 1.90 | 54 | 56 |
| North River | 2.50 | 1.00 | 26½ | 28 |
| Ohio Cas. | 5 | .80 | 35 | 36 |
| Phoenix, Conn. | 10 | 3.00 | 95 | 99 |
| Preferred Accl. | 5 | .80 | 15 | 16 |
| Prov. Wash. | 10 | 1.40 | 41 | 43 |
| St. Paul F. & M. | 12.50 | 2.00 | 78 | 81 |
| Security, Conn. | 10 | 1.40 | 38 | 40 |
| Sprgfd. F. & M. | 25 | 4.75 | 128 | 132 |
| Standard Accl. | 10 | 1.45 | 36 | 38 |
| Travelers | 100 | 18.00 | 665 | 680 |
| U. S. F. & G. | 10 | 2.00 | 52 | 54 |
| U. S. Fire | 4 | 2.00 | 60 | 62 |

*Includes extras.

N. Y. Department Proposes 115 Classification List

NEW YORK—As chairman of the National Association of Insurance Commissioners subcommittee on classification, Superintendent Dineen of New York has written members of the N.A.I.C. fire and marine committee enclosing a copy of the department's suggested classification list and stating that his subcommittee is arranging to review the work of the department and of the National Board's 100-classification list. After that there will be further consultations with representatives of the industry in an effort to achieve a unified program which can be submitted to the N.A.I.C. for final action at the Portland meeting.

The New York department proposal contains 13 more classifications than the National Board's. There are 10 residential classifications against the board's six; four mercantile building classes against two; six mercantile contents against two; 13 nonmanufacturing specials, such as theaters, hotels, hospitals, etc., against 10, and 12 warehouses against 10. The remaining classifications, covering manufacturing classifications, are the same for the department and the National Board.

PROTECTION ASSURED



THE MANHATTAN
FIRE AND MARINE
INSURANCE COMPANY
99 JOHN STREET, NEW YORK 7, N. Y.



American Equitable Assurance Company of New York
Organized 1918

Globe & Republic Insurance Company of America
Established 1862

Merchants and Manufacturers Insurance Company of
New York
Organized 1849

New York Fire Insurance Company
Incorporated 1832



Corroon & Reynolds, Inc.

MANAGER

92 William Street, New York

Losses paid exceed Three Hundred Million Dollars

POINTERS FOR LOCAL AGENTS

Appraisal Form Increases Agency's P.P.F. Business

NEWARK — An appraisal form devised by W. A. Schaefer has brought about a marked increase in the number of personal property floaters his agency has written during the past two years. Mr. Schaefer cited one unusual case in which his method enabled him to boost a prospect's \$8,500 fire policy, which had no extended coverage or robbery and burglary provisions, into a policy amounting to \$25,000, covering fire, theft and jewelry to the extent of \$4,960 and \$2,200 on furs as well.

In another case Mr. Schaefer utilized his appraisal approach to add \$15,000 to a \$10,000 policy of a client. His client, however, was particularly impressed that the new coverage insured everything vulnerable, including jewelry and furs, to the extent of \$3,000 on the former and \$2,000 on the latter, under a single policy.

Uses Copyrighted Form

The following, which is copyrighted, is Mr. Schaefer's plan of appraisal:

1. Cash replacement value—When we speak of value in an insurance policy we mean "cash replacement value." We do not mean the price that was paid for an article. We mean the price that the average person needing the article in question would pay for it in its present condition, with due allowance for depreciation and obsolescence.

2. All clothing and accessories, linens, kitchenware, cellar and attic contents—All the above articles in the home have only a limited life. No great mistakes can be made if all such articles are considered at the half-way point. Assume as to these that the present value is exactly one-half of the cost to buy new articles of like kind and quality. It is not contended that every single object in the above categories is exactly 50% worn-out. Some articles may be quite new; others almost ready to be thrown away. But if all are averaged at 50% of new cost, there will probably be no great mistake except where almost everything in the home is new or where everything is almost entirely worn-out. We are discussing the average home.

Furniture Values Vary Widely

3. Furniture—Furniture offers a wide contrast in value. The principal cause of great depreciation in furniture value is that of style change. (a) Mission, quartered-oak, birdseye maple, brass bedsteads, black walnut bedroom furniture may be considered as having only a utility value. Even where such furniture is in good condition it should not be valued higher than prices current among second-hand dealers or at the most the cost of buying new, plain, sturdy furniture, to serve like purpose. (b) Furniture designed in simple lines of solid wood (not veneered) or furniture of the Sheraton, Chippendale, Empire or early American styles depreciates practically not at all. Such furniture may be valued at the current market new or on the antique market with only allowance for reupholstering or refinishing where needed. Veneered furniture of good design may lie between classes (a) and (b) and will sink toward (a) valuation as it becomes older.

4. China and glassware—Value at today's cost new unless chipped, cracked, discolored or otherwise damaged.

5. Solid Silverware—No depreciation. Value at today's cost new for similar design and weight. Plated silverware

(unless antique) may be treated same as kitchenware (Par. 2).

6. Rugs and other floor coverings; draperies, shades, venetian blinds, mattresses, pillows, blankets and comfortables—Figure all these values at cost to replace new but (a) if moderate amount of wear, or discoloration take off 1/4; (b) if substantial signs of wear, or discoloration take off 1/2; (c) if damage and discoloration is quite general, disregard value entirely.

7. Books—The best sellers, certain scientific books, most textbooks, certain biographies, books on economics and

social problems have only a short life. Cheaply printed classics and children's books have only a limited value. Perhaps all above books would be valued fairly high if averaged at 25 cents per volume. Where there are first editions or unusual bindings or sets and encyclopedias of recent printing, the value would be high and the advice of a reputable dealer in books should be sought.

8. Paintings, antiques, tapestries, jewelry, furs, stamp collections, coin collections. All these and similar special values should be determined only by experts in their respective fields.

In conclusion:—Do not be deterred from making an appraisal of the values in your home because there are a few things that do not fit in the above rules. These few special values can be ascertained through consultation with "those who know." When made, keep the appraisal record and keep it up to date.

This will be of great assistance in determining what you have had in the event of a bad loss. You will probably be amazed at the value that you will reveal through this appraisal. And, if you are wise you will increase your insurance to at least 80% of the total.

Business Interruption Also Part of Insurance to Value

Agents who are today more conscious than ever of insurance to value are often neglecting business interruption cover, according to a bulletin of the Royal-Liverpool group.

The bulletin calls attention to the fact that agents remind policyholders of increased values on physical property, but overlook the same item in connection with business interruption. This results in a loss to the policyholder on the co-



A poor kind of public relations

The ostrich sets a poor example for insurance public relations. Our industry can never enjoy the prestige and reputation it deserves until we see that people know more about us. That's why it's no longer enough to just sell insurance policies. Today the insurance agent

must sell the "significance" of insurance—what it's doing to make the community safer and happier. One way is through a public relations program of fire and accident education and prevention. The ostrich sets a poor example for insurance public relations.



Full insurance protection, when personalized by the local agent, means "Security—American Style!"

Ohio Farmers

INSURANCE COMPANY • LEROY, O.

Chartered 1848

MEMBER • THE NATIONAL BOARD OF FIRE UNDERWRITERS



THE INSURANCE AGENT IS A GOOD MAN TO KNOW

insurance penalty, as earnings fluctuate more than property values and should be reviewed regularly.

Since the coinsurance clause in business interruption forms applies "during the 12 months immediately following date of loss," the insured should be reminded that his values differ considerably in that time.

This will be even more true as produc-

tion increases and earnings reach their expected high. Therefore, now is a good time to survey potential earnings for the insured's protection.

N. W. Mutual Observes 45th Year

Forty-five years of growth in mutual fire insurance are being observed this month by Northwestern Mutual Fire.



PERSONAL PROPERTY FLOATER



PROVIDENCE WASHINGTON
INSURANCE COMPANY

ANCHOR INSURANCE COMPANY
INCORPORATED 1928

PROVIDENCE, RHODE ISLAND

BOTH COMPANIES WRITE

FIRE, WINDSTORM AND ALLIED LINES • OCEAN AND INLAND MARINE • ALL RISKS
AIR CARGO • AUTOMOBILE, COMPREHENSIVE, FIRE, THEFT AND COLLISION

Steps in Regaining "Comp" Business Told by Beech

Stock casualty companies' compensation volume in Missouri increased only 6% in 1944 over 1943, while the mutuals had a 46% gain, Ray J. Beech, superintendent of production of the American Associated companies, declared in a talk on "Agents' Handling of Large Compensation Risks" at the midyear meeting of the Missouri Association of Insurance Agents.

"How can the American agency system and the stock companies regain and hold large compensation risks?" he asked.

Big Risks Most Desirable

He discussed the desirability of compensation business, emphasizing that the best compensation business is the large lines.

He recommended a basis for solicitation including use of the "hidden costs" four to one ratio, with emphasis on the fact that industry itself pays the cost of accidents whereas the insurance companies pay only the cost of medicals and lost wages. A review of the four to one cost that industry carries showed that the makeup included: (1) Damaged machinery, equipment and material; (2) time lost by fellow workers at the time of the accident; (3) time lost by foremen, supervisors and executives; (4) lower production from the new man.

The agent should select a compensation carrier that has a good engineering department and capable, sincere engineers. Mr. Beech recommended use of a complete presentation in which the plan and premium would be stated, and a description of the proposed accident control plan, set up on the agent's stationery.

Other Recommendations

He also recommended use of a renewal presentation form containing final progress and analysis reports, and a statement of accident control plans for the coming year.

It is indicated 1943 rating plans are

well accepted by industry. Application of the premium discount plan, the three retrospective plans and several competing plans were discussed through the use of a large graph. He said there were many indications that what the American agency system needed more than anything else is greater faith in what it has to offer on large compensation risks and less in what competitors have to offer.

Convention Dates

April 11-12, New Jersey Agents, mid-year, Trenton.

April 11-12, Montana Fire Underwriters Assn., Boulder Hot Springs.

April 17-18, Minnesota agents, midyear, Nicollet Hotel, Minneapolis.

April 19, Zone 2, N.A.I.C., Charleston, W. Va.

April 19, Alabama Agents, midyear, Jefferson Davis Hotel, Montgomery.

April 24-26, Louisiana agents, annual, Monroe.

April 27-28, Blanks Committee, N.A.I.C., Commodore Hotel, New York.

April 29, Rhode Island Agents, midyear, Providence-Biltmore Hotel, Providence.

May 7, Assn. of Casualty & Surety Executives, annual, Waldorf-Astoria Hotel, N. Y.

April 30-May 2, American Association of Insurance General Agents, Biltmore Hotel, Atlanta.

May 2, U. S. Chamber of Commerce, Claridge Hotel, Atlantic City.

May 3-5, North Carolina agents, Pinehurst.

May 6-7, New York Agents, Syracuse.

May 8-10, National Safety Conference, Washington.

May 5-11, Ins. Federation of Pennsylvania, Bellevue-Stratford, Philadelphia.

May 12-15, National Assn. of Insurance Agents, mid-year, Cincinnati.

May 14-15, Pacific Board, Sonoma Mission Inn.

May 14-17, Insurance Section, U. S. Chamber of Commerce, hemisphere conference, New York.

May 15-17, Insurance Accounting & Statistical Association, Baker Hotel, Dallas.

May 17-18, Arkansas Agents, annual, Little Rock.

May 20-21, Insurance Advertising Conference, Hotel Hershey, Hershey, Pa.

May 20-23, Health & Accident Underwriters, annual, Netherland Plaza, Cincinnati.

May 27-29, National Assn. of Mutual Insurance Agents, midyear, Edgewater Gulf Hotel, Edgewater Park, Miss.

May 23, Ohio Assn. A. & H. Underwriters, Cincinnati.

June 3-4, Oklahoma Agents, annual, Skirvin Hotel, Oklahoma City.

June 3-7, National Fire Protection Association, Statler Hotel, Boston.

June 4-6, Ohio Fire Underwriters Assn., Spink-Wawasee Hotel, Lake Wawasee, Ind.

June 6, National Assn. Independent Adjusters, Ben Franklin Hotel, Philadelphia.

June 6-7, South Carolina Agents, annual, Francis Marion Hotel, Charleston.

June 7-8, Virginia Agents, annual, Cavalier Hotel, Virginia Beach.

June 9-13, Insurance Commissioners, Portland, Ore.

June 11-12, Indiana Fire Underwriters Assn., Spink-Wawasee Hotel, Lake Wawasee.

June 12-13, Illinois Fire Underwriters Assn., Spink-Wawasee Hotel, Lake Wawasee, Ind.

June 12-15, National Association of Insurance Women, Atlanta Biltmore Hotel, Atlanta.

June 17-19, National Association of Accident & Health Underwriters, Cosmopolitan Hotel, Denver.

June 19, Connecticut Agents, midyear, Norwich Inn, Norwich.

June 18-20, Wisconsin Field groups, Lake Lawn Hotel, Lake Delavan.

June 19-22, Florida Agents, annual, Miami Beach.

June 27-29, New England Agents, Poland Spring Hotel, Poland, Me.

July 29-31, International Federation Commercial Travelers, Jasper Natl. Park.

Aug. 20-22, Blue Goose, grand nest, New York.

Sept. 16-17, Illinois Agents, annual, Pere Marquette Hotel, Peoria.

Sept. 9, Ohio Agents, annual, Columbus.

Sept. 9-10, International Claim Assn., Chateau Frontenac, Quebec.

Sept. 22-26, National Assn. of Insurance Agents, Brown Palace Hotel, Denver.

Oct. 10-11, Wisconsin Agents, annual, Hotel Schroeder, Milwaukee.

Oct. 14-16, National Assn. of Mutual Insurance Agents, annual, Hotel New Yorker, N. Y.

MAKE LIFE PAY YOU RICH REWARDS

You can make LIFE bring you generous rewards in addition to the income you're now making from your present lines! Columbus Mutual's Packaged Plans make LIFE so simple, clear-cut and easy to handle that you can sell it quickly — right along with your other work — to the same people you have been selling other types of insurance!

Packaged Plans are just what the name suggests . . . simplified insurance programs, each carefully planned to include a group of benefits clients want most . . . each presented in a concise, clear-cut, visual "package." You simply help prospects select the Packaged Plan that most adequately meets his needs. You don't have to carry a bulky rate book. You don't need extensive special training in life insurance selling methods. You don't spend long hours trying to explain the intricacies of life insurance to each new prospect! Packaged Plans make these things unnecessary. See for yourself — without delay. Write for a sample sales portfolio of Columbus Mutual's Packaged Plans today — or clip the coupon and mail it now!

D. E. BALL, President

The COLUMBUS MUTUAL
LIFE INSURANCE COMPANY
COLUMBUS OHIO

Please send me a sample portfolio of your Packaged Plans, with information on Columbus Mutual's liberal agents' contract and other helpful material.

NAME _____

ADDRESS _____

CITY _____

STATE _____

Wait
\$50,000
larger
estate
plans
Prompt
Underw
Experi
claim
erably
Nation
Chica

Illinois 1945 Fire Premiums Rise 5%

Net premiums for fire and allied lines in Illinois last year increased 5% to the total of \$90,874,133, it is shown in a tabulation prepared by the insurance department. Fire premiums alone were \$49,475,460, gain 3.7%. Fire only losses were \$23,990,391, increase 11.7%, and total losses \$43,677,803, up 16%. Stock companies gained but mutuals and re-ciprocals fell off in premium writings.

Net premium and paid loss figures (F representing fire only and T being fire and allied lines) were:

Domestic Stock Companies

| | Net Premiums | Net Paid Losses |
|------------------------|--------------|-----------------|
| Allstate Fire .. T. | 498,298 | 227,345 |
| Amer. Motorists .. T. | 8,491 | 3,313 |
| Bitum. F. & M. T. | 14,435 | 7,817 |
| Fed. Union .. F. | 140,678 | 75,991 |
| Illinois Fire .. F. | 184,860 | 91,724 |
| Millers National .. F. | 66,793 | 23,566 |
| Natl. Reserve .. F. | 125,980 | 41,569 |
| Pioneer Fire .. F. | 211,853 | 80,724 |
| State Farm .. F. | 590,459 | 254,161 |
| Transportation .. F. | 51,189 | 30,124 |
| Underw. Fire .. F. | 87,830 | 43,033 |
| | 34,381 | 4,545 |
| | 46,823 | 5,935 |
| | 90,465 | 43,067 |
| | 445,492 | 129,955 |
| | 135,360 | 59,225 |
| | 139 | ..... |
| | 357 | ..... |

Other State Stock Companies

| | | |
|-----------------------|-----------|-----------|
| Aetna Fire .. F. | 1,279,214 | 599,305 |
| Agricultural .. F. | 2,587,109 | 1,238,504 |
| Albany .. F. | 196,466 | 141,032 |
| Allemania .. F. | 328,468 | 237,171 |
| Alliance .. F. | 45,201 | 23,999 |
| Amer. Alliance .. F. | 63,308 | 35,622 |
| Amer. Auto .. F. | 50,318 | 40,370 |
| Amer. Av. & Gen. F. | 66,178 | 52,211 |
| Amer. Central .. F. | 176,019 | 65,924 |
| Amer. Druggists .. F. | 261,105 | 99,021 |
| Amer. Eagle .. F. | 192,080 | 83,435 |
| Amer. Equitable .. F. | 258,197 | 123,886 |
| Amer. Fidelity .. F. | 30,257 | 10,657 |
| Amer. Fire .. F. | 60,280 | 30,371 |
| Amer. Home .. F. | 713,334 | 355,910 |
| Amer. N. J. F. | 34,143 | 14,143 |
| Amer. Reserve .. F. | 101,517 | 24,238 |
| Amer. States .. F. | 157,959 | 90,140 |
| Amer. Union .. F. | 218,974 | 116,218 |
| Anchor .. F. | 42,529 | 21,059 |
| Assoc. F. & M. F. | 45,075 | 21,402 |
| Assur. of Amer. F. | 157,100 | 96,053 |
| Auto. Conn. .. F. | 248,327 | 155,251 |
| Balt. Amer. .. F. | 308,652 | 292,200 |
| Bank. & Ship .. F. | 418,522 | 346,942 |
| Birmingham, Pa. F. | 10,763 | 161 |
| Boston .. F. | 17,356 | 5,037 |
| Buffalo .. F. | 22,780 | 13,331 |
| Cal. Amer. .. F. | 36,206 | 21,194 |
| California .. F. | 53,533 | 27,801 |
| Calvert .. F. | 1,009,827 | 427,163 |
| Camden .. F. | 1,732,080 | 748,262 |
| Capital Fire .. F. | 72,250 | 61,796 |
| Carolina .. F. | 95,212 | 73,409 |
| Centennial .. F. | 22,251 | 1,968 |
| Central, Md. .. F. | 33,845 | 2,863 |
| Chico .. F. | 37,465 | 20,318 |
| Cincinnati .. F. | 51,191 | 25,624 |
| Columbia, O. .. F. | 23,962 | 11,192 |
| Columbia, N. Y. F. | 46,110 | 36,316 |
| Commerce .. F. | 15,047 | 5,515 |
| Commonwealth .. F. | 20,099 | 5,879 |
| Connecticut .. F. | 1,428 | ..... |
| Continental .. F. | 1,775 | ..... |
| County Fire .. F. | 398,645 | 225,204 |
| Detroit F. & M. F. | 1,405,922 | 724,611 |
| Dixie Fire .. F. | 196,064 | 70,096 |
| Dubuque F. & M. F. | 277,698 | 106,476 |
| Eagle Fire .. F. | 84,859 | 62,159 |
| East & West .. F. | 235,401 | 165,859 |
| Empire State .. F. | 90,438 | 56,145 |
| Employers .. F. | 144,809 | 81,277 |
| Equitable F. & M. F. | 114,679 | 62,296 |
| Eureka Secur. .. F. | 161,861 | 86,430 |
| Excelsior .. F. | 51,750 | 25,030 |
| Farm. of York .. F. | 105,734 | 101,624 |
| Federal .. F. | 66,552 | 34,321 |
| Fid. & Guar. .. F. | 202,607 | 96,424 |
| Fid. Phenix .. F. | 102,878 | 203,232 |
| Fire Assn. .. F. | 172,397 | 148,258 |
| Fireman's Fund .. F. | 350,452 | 221,006 |
| Firemen's .. F. | 6,786 | 1,642 |
| First American .. F. | 9,705 | 3,278 |
| First National .. F. | 68,411 | 12,867 |
| Franklin Fire .. F. | 83,991 | 52,568 |
| Franklin Natl. .. F. | 12,351 | 16,551 |
| Gen. Exchange .. F. | 45,413 | 21,290 |
| Gen. Secur. N. Y. F. | 82,633 | 22,637 |
| Georgia Home .. F. | 105,273 | 39,056 |
| Gibraltar F. & M. F. | | |
| Girard F. & M. F. | | |
| Globe & Repub. F. | | |
| Globe & Rutg. F. | | |
| Granite State .. F. | | |
| Great American .. F. | | |
| Gulf Fire .. F. | | |
| Hanover .. F. | | |
| Hartford .. F. | | |
| Home F. & M. F. | | |
| Home .. F. | | |
| Homeland .. F. | | |
| Homestead .. F. | | |
| Houston F. & C. F. | | |
| Imperial Assur. F. | | |
| International .. F. | | |
| Inter-Ocean Re. F. | | |
| Interstate .. F. | | |
| Jersey .. F. | | |
| Lumbmen's, Pa. F. | | |
| Manhattan .. F. | | |
| Manufacturers' .. F. | | |
| Maryland .. F. | | |
| Mass. F. & M. F. | | |
| Mech. & Trad. F. | | |
| Mercantile .. F. | | |
| Merch. & Mfrs. F. | | |

| | Net Premiums | Net Paid Losses |
|-------------------------|--------------|-----------------|
| Central States .. F. | 84,951 | 46,950 |
| Central Surety .. T. | 104,549 | 71,216 |
| Central Union .. F. | 6,791 | 3,142 |
| Charter Oak .. F. | 11,091 | 3,169 |
| Citizens .. F. | 13,630 | 3,725 |
| City of N. Y. F. | 53,037 | 27,558 |
| Columbia, O. F. | 69,385 | 32,421 |
| Columbia, N. Y. F. | 35,735 | 108,732 |
| Commerce .. F. | 53,562 | 215,874 |
| Commerl. Union .. F. | 146,460 | 93,645 |
| Commonwealth .. F. | 198,172 | 123,032 |
| Concordia .. F. | 154,198 | 87,828 |
| Connecticut .. F. | 252,206 | 168,074 |
| Continental .. F. | 70,091 | 21,143 |
| County Fire .. F. | 112,348 | 40,986 |
| Detroit F. & M. F. | 61,481 | 30,526 |
| Dixie Fire .. F. | 67,905 | 34,460 |
| Dubuque F. & M. F. | 72,652 | 26,594 |
| Eagle Fire .. F. | 109,596 | 41,671 |
| East & West .. F. | 177,914 | 99,660 |
| Emmco Fire .. F. | 335,594 | 163,113 |
| Empire State .. F. | 196,033 | 86,414 |
| Employers .. F. | 290,860 | 121,128 |
| Equitable F. & M. F. | 219,345 | 121,507 |
| Eureka Secur. F. | 527,623 | 328,926 |
| Excelsior .. F. | 1,150,540 | 692,500 |
| Farm. of York .. F. | 1,783,254 | 1,008,658 |
| Federal .. F. | 21,021 | 14,020 |
| Fid. & Guar. F. | 33,944 | 20,831 |
| Fid. Phenix .. F. | 75,945 | 33,344 |
| Fire Assn. F. | 97,582 | 55,710 |
| Fireman's Fund .. F. | 58,137 | 52,422 |
| Firemen's .. F. | 73,464 | 61,068 |
| First American .. F. | 206,563 | 114,252 |
| First National .. F. | 620,142 | 263,996 |
| Franklin Fire .. F. | 77,639 | 46,423 |
| Franklin Natl. F. | 119,286 | 59,264 |
| Gen. Exchange .. F. | 86,564 | 43,601 |
| Gen. Secur. N. Y. F. | 163,850 | 62,645 |
| Georgia Home .. F. | 36,031 | 18,780 |
| Gibraltar F. & M. F. | 304,806 | 200,952 |
| Girard F. & M. F. | 69,360 | 45,216 |
| Globe & Repub. F. | 122,914 | 81,954 |
| Globe & Rutg. F. | 153,430 | 71,995 |
| Granite State .. F. | 386,603 | 179,728 |
| Great American .. F. | 92,163 | 85,714 |
| Gulf Fire .. F. | 218,611 | 151,372 |
| Hanover .. F. | 106,951 | 62,387 |
| Hartford .. F. | 163,505 | 96,880 |
| Home F. & M. F. | 11,367 | 6,951 |
| Home .. F. | 14,175 | 7,457 |
| Homeland .. F. | 45,589 | 32,760 |
| Homestead .. F. | 53,347 | 34,879 |
| Houston F. & C. F. | 55,646 | 55,670 |
| Imperial Assur. F. | 560,236 | 304,390 |
| International .. F. | 247,624 | 125,122 |
| Inter-Ocean Re. F. | 738,655 | 388,742 |
| Interstate .. F. | 840,459 | 438,455 |
| Jersey .. F. | 1,429,266 | 733,366 |
| Lumbmen's, Pa. F. | 364,075 | 172,266 |
| Manhattan .. F. | 623,229 | 343,826 |
| Manufacturers' .. F. | 679,204 | 236,628 |
| Maryland .. F. | 1,671,047 | 1,029,370 |
| Mass. F. & M. F. | 621,130 | 167,958 |
| Mech. & Trad. F. | 942,361 | 294,172 |
| Mercantile .. F. | 151,400 | 83,470 |
| Merch. & Mfrs. F. | 207,278 | 118,791 |
| | 78,632 | 32,289 |
| | 106,072 | 48,638 |
| | 262,114 | 124,339 |
| | 476,099 | 238,413 |
| | 61,657 | 27,943 |
| | 93,511 | 39,737 |
| | 212,999 | 142,241 |
| | 459,209 | 308,744 |
| | 737,644 | 488,486 |
| | 104,072 | 54,578 |
| | 175,626 | 87,598 |
| | 42,636 | 20,776 |
| | 55,431 | 23,369 |
| | 43,448 | 13,384 |
| | 53,899 | 17,924 |
| | 266,828 | 127,787 |
| | 367,866 | 159,224 |
| | 415,271 | 220,328 |
| | 737,656 | 345,536 |
| | 112,571 | 55,538 |
| | 162,388 | 72,642 |
| | 79,476 | 45,006 |
| | 119,193 | 72,404 |
| | 52,922 | 45,216 |
| | 86,917 | 58,979 |
| | 613,290 | 368,082 |
| | 1,026,988 | 550,642 |
| | 45,128 | 14,759 |
| | 67,615 | 24,312 |
| | 370,759 | 167,550 |
| | 647,741 | 292,870 |
| | 1,935,617 | 986,996 |
| | 4,269,306 | 2,029,292 |
| | 2,668,648 | 57,122 |
| | 214,541 | 83,642 |
| | 1,674,690 | 798,615 |
| | 3,127,521 | 1,707,753 |
| | 81,585 | 30,952 |
| | 112,462 | 37,938 |
| | 47,136 | 4,912 |
| | 54,832 | 16,097 |
| | 7,170 | 844 |
| | 10,939 | 1,894 |
| | 102,343 | 67,046 |
| | 190,901 | 138,521 |
| | 98,677 | 62,060 |
| | 120,841 | 72,012 |
| | 87,500 | 46,569 |
| | 133,703 | 57,867 |
| | -3,124 | 6,276 |
| | 54,296 | 67,261 |
| | 259,526 | 212,917 |
| | 77,651 | 62,543 |
| | 100,813 | 70,386 |
| | 123,925 | 91,117 |
| | 243,848 | 156,869 |
| | 13,118 | 3,408 |
| | 78,962 | 30,429 |
| | 77,318 | 29,029 |
| | 103,053 | 35,264 |
| | 133,891 | 60,069 |
| | 302,079 | 120,882 |
| | 82,804 | 46,902 |
| | 102,112 | 77,825 |
| | 139,990 | 88,152 |
| | 238,587 | 146,657 |
| | 53,475 | 21,390 |
| | 73,158 | 28,153 |

(CONTINUED ON PAGE 17)

THIS INTERNATIONAL HARVESTER QUENCH TANK IS
"AUTOMATIC"
FIRE-FOG PROTECTED
IT BLANKETS - IT ISOLATES - IT QUENCHES
...nuf said!

Industrial America is rapidly becoming fire-hazard conscious. Obsolete and inadequate fire protection systems are being replaced by those systems which have clearly demonstrated their ability to protect.

"Automatic" FIRE-FOG, by virtue of its amazing performance, is a leader among modern fire protection systems. It quenches fires . . . even of flammable liquid origin. For example, when fire bursts forth at a FIRE-FOG protected oil quench tank, action is *automatic, decisive*. Instantly, the flames are beaten down . . . and seconds later, a would-be ruinous blaze is extinct. Within a matter of minutes production has been resumed.

"Automatic" FIRE-FOG is a proven safeguard for many types of serious fire hazards, ideal protection for oil filled electrical equipment, gasoline loading racks, enamel dip tanks and similar hazards. Write for complete information. It's yours for the asking.



THE SUPROTEX[®] SPRINKLER SYSTEM

A famous member of the "Automatic" Sprinkler Family. Designed particularly for use in manufacturing, mercantiles, warehouses, churches, schools, offices, hospitals, piers and other establishments where positive fire protection is a must.

*Trademark Registered U. S. Patent Office

"Automatic" Sprinkler

"AUTOMATIC" SPRINKLER CORPORATION OF AMERICA

YOUNGSTOWN, OHIO OFFICES IN 36 CITIES

"Automatic" Sprinkler manufactures and installs a complete line of fire protection devices and systems for all types of fire hazards. Listed by Underwriters' Laboratories, Inc., and approved by Factory Mutual Laboratories.

WANTED TO BUY

Well established general insurance agency with around \$50,000 steady premium volume or interest in a much larger agency where a legally trained aggressive young man could fully utilize over 20 years of general insurance experience profitably. Location immaterial. Prompt action desired. Address: F-57, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

POSITION WANTED

Experienced claim attorney wants position as claim manager or fieldman in southwest, preferably Kansas or Missouri. Address F-59, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

EDITORIAL COMMENT

A Warp, a Wool and Weft

Odd sounding words of the weaver's trade. They are really simple. Weak, or strong, the threads, some vertical, some horizontal, combine to make a fabric stronger in tensile strength than any of the component parts. Such is the American right to agree or disagree and the devil can attend a few rate hearings to get some new ideas for modus operandi. But he will find that differing opinions merely balance the loom in favor of a piece of cloth for Joseph.

The attempt to become compatible with public law 15 seems to demonstrate the lack of necessity for it. There are, at least, four divisible schools of thought—commissioners, the all industry committee, the commissioners who disagree with the commissioners; and the companies which disagree with the committee.

Public law 15 properly seeks to eliminate Shylock combines, should they exist. The states and companies properly seek to demonstrate good faith.

Prior or subsequent approval of fire or casualty rates is debated with the healthy

fervor of indignant Kentuckians defending Derby choices. Each has much to prove his choice and it is not ours to question his sincerity.

Living with the business, we have observed that experience and competition provide the warp in the pattern of rates. The wool is the regulation that keeps the goose from hari kari, or murder. These protective skeins produce strong goods.

Temporary disagreement over rate approval procedure is ample proof that there is no clandestine rendezvous for monopolistic control. Any well informed commissioner can tell you that his examiner is always most concerned over the adequacy of rates.

An open hearing of facts, like "spring cleaning," is desirable at all times. And the debate on rate control should, once and for all, assure the man who pays the premium that he is not on a tontine gamble, but is merely purchasing a known commodity, at a price determined by capable hands that thread warp, wool and weft into a public loom.

Problems of Association Group Cover

To associations of insurance agents that may be considering the idea of negotiating for group insurance for their members and employees we counsel deliberation. The Virginia and Alabama associations have such a setup. The proposed plan in South Carolina has struck a snag.

What is to be feared is the sort of thing that happened some 16 years ago in the Blue Goose, which had a suc-

cession of group deals with various life companies. The meetings of the Blue Goose degenerated very largely into life insurance harangues, the young men being implored, for the good of the order, to come on in. The experience went from bad to worse, the young men got tired of having their ears bent on the subject and finally, to the relief of all, even including most of the uninsurable members, the plan was discarded.

Don't Send a Boy

A suggestion was made the other day by an agent on improving the relations in the insurance business with one influential segment of the public. On several occasions in the past he has observed incidents of which the following example is typical.

The president of a nationally known manufacturing concern was on the golf course playing in a foursome which included one of the chief executives of an insurance company. The manufacturer said there was one thing that puzzled him. "Sam, why is it that we should have to pay a coinsurance penalty after buying insurance?"

The subject is not of importance. It might have been any one of a num-

ber of other questions. It is the situation that is significant.

The insurance executive said, "George, I'll be very glad to send one of our men over to explain the whole thing to you."

The manufacturer was miffed. He said that the insurance man needn't bother if it were too much trouble. What he wanted and what he had a right to expect was that the insurance executive himself either would explain it to him on the spot or offer to visit his office and do it at some future, specified time. The manufacturer wanted information. He had opened the door to the insurance executive to step in and increase his understanding of insurance.

He was annoyed at one of the technicalities of insurance that he did not understand. It was an unexcelled opportunity for the insurance business as well as for the insurance man and his particular company.

"Why don't insurance company executives do more to improve relations with the public?" the agent would like to know. They can get in some good

licks under the most favorable circumstances. If men of affairs have questions about insurance and are irritated by certain matters which they do not correctly understand, how much oftener must this happen with members of the public. The opportunity is a special one because of the influence that is wielded by men in key positions in the insurance industry.

PERSONAL SIDE OF THE BUSINESS

W. C. Oxnam of the Oxnam, Goodman & Co. agency, Chicago, is spending his vacation in Tucson, where he will remain for about a month.

Col. J. H. Savage, Jr., of the Perry & Savage agency, San Antonio, has been awarded the war department's Legion of Merit for his services as finance officer and adviser in connection with the operation by the war department of Montgomery Ward & Co.

E. J. MacDonald, for several years general adjuster for St. Paul F. & M. and before that state agent for the company in northern Minnesota, has retired on pension. He has a wide acquaintance throughout the northwest among insurance men.

George H. Butler of Anniston, Ala., state director of the National Association of Insurance Agents, is recovering from an illness brought on by overwork and will be able to attend the mid-year meeting of the Alabama association at Montgomery April 19.

E. S. Anderson, advertising manager of Hartford Fire, has completed 25 years with the organization. He received a Victory bond from his associates, a basket of flowers from the 25-year club and other gifts. He became advertising manager for Hartford in 1933.

Will S. Ellis, assistant Chicago manager of Royal-Liverpool, has returned to his desk after being away about a month on account of illness. He was in Evanston hospital for a time and then went to Texas to gain more strength.

L. Mickelsen, secretary of Commercial Union Assurance, while in St. Louis last week was honored on his 25th year with the company by Illinois, Indiana, Missouri and Oklahoma field men with presentation of a gift. He is on a trip visiting field men of the four states, which are under his supervision.

Joseph Froggatt, of Froggatt & Co., New York, who has been vacationing on the Coast, visited the Los Angeles office of the company.

DEATHS

Charles S. Broecker, local agent at Merrill, Wis., died at a hospital there after an illness of two weeks.

J. Lee Broughton, 67, local agent at Pavilion, N. Y., died at Rochester. He was regional vice-president of the New York State Association of Local Agents.

Horace S. Howe, president and treasurer of the Hartford agency that bears

his name, died at Hartford hospital. His agency, one of the oldest in the city, was established in 1868 by Frederick F. Street and was taken over by Mr. Howe in 1910.

Clyde McCoy, 65, for 15 years a local agent at Kokomo, Ind., died after a year's illness with paralysis and other complications. Before opening his own agency, he was manager of the insurance department of the Peoples Trust & Savings Co.

J. R. Rankin, Sr., 51, member of the insurance firm of McKenzie & Dreger, Atlanta, died Tuesday.

C. Perry Rutledge, 70, Storm Lake, Ia., chairman and former president of Farmers Mutual Hail of Des Moines, died at Lutheran hospital at Fort Dodge following a long illness.

Kentucky Field Men O.K. New Tobacco Form

LOUISVILLE—The Kentucky Fire Underwriters Association has approved a new tobacco form for use in writing leaf tobacco on loose leaf floors during the annual sales season, which normally opens about Dec. 5 and ends in February or early March.

The association had been working on this form for a number of months. Frank Nelson, manager Western Adjustment, had been a leader in the movement. Tom J. Nichol, Aetna Fire, was chairman of the committee which had been working on the matter. A minimum of \$1 per thousand was set for coverage of tobacco between the time it is delivered on warehouse floor and turned over to ultimate buyer, while the transient charge will be advanced to 4% of the rate, instead of 2%, based on total sales. Insurance will become effective in the future as of Nov. 15. The new draft is being sent to Chicago for company decision.

The association will hold its semi-annual meeting and outing at Mammoth Cave, Ky., June 20. The Blue Goose and Kentucky Prevention Association will hold their annual meetings June 19.

The Tennessee field club had desired to meet at Mammoth Cave at the same time as the Kentuckians, but accommodations were not available for that many and the Tennessee field men will meet at Mammoth Cave June 12-13.

N. P. Black, local agent and banker at Perry, Ia., has been appointed state superintendent of banking. He is cashier of a bank at Perry and president of one at Minburn and has agencies in both cities.

THE NATIONAL UNDERWRITER

PUBLISHED EVERY THURSDAY



Published by THE NATIONAL UNDERWRITER CO., Chicago, Cincinnati, New York.

EDITORIAL DEPT.: C. M. Cartwright, Editor. Levering Cartwright, Managing Editor. News Editor: F. A. Post. Associate Editors: D. R. Schilling, J. C. O'Connor. Assistant Editors: Richard J. Thain, John C. Burridge.

BUSINESS DEPT.: Howard J. Burridge, President. Louis H. Martin, Vice-President and Secretary. John Z. Herschede, Treasurer.

BRANCH OFFICES IN KEY CITIES

ATLANTA 3, GA.—560 Trust Co. of Ga. Bldg., Tel. Walnut 5867. Ernest E. Hess, Southeastern Manager.

BOSTON 10, MASS.—80 Boylston St.—Room 1227, Tel. Hubbard 8696. William A. Scanlon, Vice-President.

CHICAGO 4, ILL.—175 W. Jackson Blvd., Tel. Wabash 2704. O. E. Schwartz, Associate Manager. L. N. Yellowlees, Advertising Manager.

CINCINNATI 2, OHIO—426 E. Fourth St.

Tel. Parkway 2140. Abner Thorp, Jr., Vice-President. George C. Roeding, Associate Manager; George E. Wohlgenuth, News Editor.

DALLAS 1, TEXAS—802 Wilson Bldg., Tel. Central 5833. Fred B. Humphrey, Southwest-ern Manager.

DES MOINES 12, IOWA—3333 Grand Ave., Tel. 7-4677. R. J. Chapman, Resident Manager.

DETROIT 26, MICH.—1015 Transportation Bldg., Tel. Randolph 3994. A. J. Edwards,

Resident Manager.

MINNEAPOLIS 2, MINN.—503 Northwestern Bank Bldg., Tel. Bridgeport 7838. R. W. Landstrom, Resident Manager.

KANSAS CITY 6, MO.—605 Columbia Bank Bldg., Tel. Victor 9157. William J. Gessing, Resident Manager.

NEW YORK 7, N. Y.—99 John St., Room 1103, Tel. Beekman 3-3953. Editorial Dept.—R. B. Mitchell, Eastern Editor; Kenneth O. Force,

Associate Editor. Business Dept.—Ralph E. Richman, Vice-Pres.; J. T. Curtin and W. J. Smyth, Resident Managers.

PHILADELPHIA 9, PA.—123 S. Broad Street, Room 1127, Tel. Pennypacker 3706. E. H. Fredrikson, Resident Manager.

SAN FRANCISCO 4, CAL.—507-S-9 Flatiron Bldg., Tel. EXbrook 3054. F. W. Bland, Pacific Coast Manager. Guy C. Macdonald, Pacific Coast Editor.

Illinois 1945 Fire Premiums

(CONTINUED FROM PAGE 15)

| | Net Premiums | Net Paid Losses | | Net Premiums | Net Paid Losses |
|------------------------|--------------|-----------------|---------------------|--------------|-----------------|
| Merchants, N. Y. F. | 246,921 | 118,257 | Springfield | 906,574 | 462,283 |
| Merchants, Colo. F. | 360,287 | 165,216 | Standard, Conn. F. | 1,702,062 | 840,547 |
| Merchants, Ind. F. | 26,062 | 12,371 | Standard, N. J. F. | 187,066 | 74,657 |
| Mercury | 34,799 | 18,716 | Standard, N. Y. F. | 303,101 | 125,528 |
| Metrop. Fire Re. F. | 18,917 | 7,646 | State of Pa. | 107,593 | 44,299 |
| Metrop. Fire Re. F. | 22,538 | 9,310 | Star | 149,047 | 73,699 |
| Metrop. Fire Re. F. | 253,107 | 82,472 | Stuyvesant | 374,083 | 182,323 |
| Mich. F. & M. | 138,006 | 55,524 | Transcontinental F. | 816,729 | 480,066 |
| Mich. F. & M. | 106,656 | 50,151 | Traders Fire | 83,865 | 67,336 |
| Milw. Mech. | 200,243 | 98,888 | Twin City | 134,207 | 77,885 |
| Minneapolis F. & M. F. | 427,080 | 289,161 | United Firemen's F. | 116,805 | 77,263 |
| Minneapolis F. & M. F. | 608,297 | 396,059 | Universal | 168,875 | 103,480 |
| Monarch | 120,118 | 35,999 | Utah Home | 1,373 | 4 |
| Monarch | 152,192 | 49,498 | Utah Home | 44,728 | 27,079 |
| Motors | 121,461 | 65,106 | Transcontinental F. | 58,905 | 31,182 |
| Motors | 225,828 | 125,449 | Transcontinental F. | 106,928 | 23,778 |
| Mt. Beacon | 53,250 | 35,900 | Transcontinental F. | 199,663 | 93,631 |
| Natl.-Ben Frank. F. | 26,684 | 12,538 | Traders Fire | 553,450 | 248,718 |
| Natl.-Ben Frank. F. | 80,800 | 34,832 | Twin City | 1,405,853 | 664,434 |
| Natl.-Ben Frank. F. | 128,055 | 46,099 | United Firemen's F. | 60,943 | 43,256 |
| National, Conn. F. | 1,284,248 | 593,118 | United Firemen's F. | 75,769 | 48,361 |
| National Grange F. | 2,511,561 | 1,307,231 | United Firemen's F. | 146,674 | 129,240 |
| National Liberty F. | 2,301 | 672 | United Firemen's F. | 237,748 | 167,924 |
| National Liberty F. | 555,147 | 345,081 | United States ... | 695,569 | 308,177 |
| Natl. Security | 826,264 | 460,617 | Universal | 1,231,618 | 587,914 |
| Natl. Security | 72,842 | 26,621 | Universal | 173,143 | 57 |
| Natl. Security | 97,587 | 52,690 | Utah Home | 49,284 | 33,495 |
| Natl. Sury. Mar. F. | 190,246 | 68,230 | Utah Home | 119,974 | 54,805 |
| National Union F. | 219,061 | 110,854 | Vigilant | 46 | 1,163 |
| Newark | 516,816 | 222,950 | Virginia F. & M. F. | 31,600 | 4,653 |
| New Brunswick F. | 145,588 | 139,999 | Wash. Assur. | 58,224 | 9,668 |
| New Brunswick F. | 227,484 | 174,114 | Wash. F. & M. F. | 945 | 2,998 |
| New Brunswick F. | 145,839 | 111,166 | Westchester | 13,940 | 9 |
| New England ... | 265,926 | 192,635 | Westchester | 1,729 | 1,701 |
| New England ... | 26,664 | 12,538 | Westchester | 6,508 | 1,701 |
| New Hampshire F. | 50,061 | 24,722 | Westchester | 480,429 | 196,842 |
| New Hampshire F. | 109,402 | 80,619 | Western | 1,011,435 | 358,752 |
| New York | 209,476 | 126,903 | Western | 34,398 | 19,618 |
| New York | 186,662 | 64,337 | Western | 164,542 | 98,557 |
| New York | 275,784 | 144,811 | Western Natl. F. | 67,556 | 58,495 |
| New York Und. F. | 389,204 | 176,097 | Wm. Penn Fire. F. | 144,431 | 92,537 |
| Niagara | 616,255 | 320,260 | Wm. Penn Fire. F. | 114,805 | 5,829 |
| Niagara | 409,579 | 159,961 | World F. & M. F. | 164,274 | 26,358 |
| North America F. | 590,349 | 242,811 | World F. & M. F. | 65,381 | 32,524 |
| North America F. | 1,252,942 | 523,101 | World F. & M. F. | 100,966 | 53,437 |
| North America F. | 2,338,798 | 845,658 | Zurich | 68,299 | 46,022 |
| Northern, N. Y. F. | 234,695 | 127,707 | | | |
| North River ... | 527,270 | 314,337 | | | |
| North River ... | 283,424 | 159,774 | | | |
| North Star Re. F. | 445,391 | 225,680 | | | |
| North Star Re. F. | 129,059 | 84,208 | | | |
| Northw. F. & M. F. | 156,674 | 84,208 | | | |
| Northw. F. & M. F. | 34,262 | 29,816 | | | |
| Northw. F. & M. F. | 46,703 | 40,559 | | | |
| Northw. Natl. F. | 592,024 | 224,771 | | | |
| Ohio Farmers ... | 949,814 | 341,860 | | | |
| Ohio Farmers ... | 80,117 | 57,435 | | | |
| Old Colony | 136,276 | 78,583 | | | |
| Old Colony | 29,020 | 28,420 | | | |
| Orient | 67,590 | 16,111 | | | |
| Orient | 226,101 | 107,463 | | | |
| Orient | 352,008 | 162,640 | | | |
| Pacific | 88,741 | 8,660 | | | |
| Pacific | 211,657 | 87,675 | | | |
| Pacific National F. | 161,844 | 117,135 | | | |
| Paramount | 287,444 | 187,649 | | | |
| Paramount | 156,194 | 96,524 | | | |
| Patriotic | 215,814 | 116,281 | | | |
| Patriotic | 35,271 | 19,488 | | | |
| Paul Revere ... | 48,842 | 32,093 | | | |
| Paul Revere ... | 198,846 | 96,802 | | | |
| Pennsylvania ... | 335,265 | 218,193 | | | |
| Pennsylvania ... | 311,790 | 139,316 | | | |
| Phila. F. & M. F. | 478,699 | 202,162 | | | |
| Phila. F. & M. F. | 171,761 | 101,397 | | | |
| Phila. F. & M. F. | 236,477 | 137,499 | | | |
| Phila. Natl. F. | 36,866 | 19,622 | | | |
| Phoenix | 42,806 | 25,068 | | | |
| Phoenix | 618,142 | 261,612 | | | |
| Piedmont | 1,217,187 | 545,547 | | | |
| Piedmont | 64,959 | 15,673 | | | |
| Planet | 87,417 | 28,112 | | | |
| Potomac | 285 | ..... |  |  |  |
| Potomac | 768 | ..... |  |  |  |
| Provid. Wash. ... | 105,455 | 56,832 | | | |
| Provid. Wash. ... | 209,692 | 176,847 | | | |
| Provid. Wash. ... | 242,797 | 118,222 | | | |
| Provident | 584,693 | 291,390 | | | |
| Provident | 42,224 | 22,999 | | | |
| Prudential, Eng. F. | 55,165 | 34,572 | | | |
| Quaker Cy. F. & M. F. | 285,860 | 241,208 | | | |
| Quaker Cy. F. & M. F. | 365,429 | 279,542 | | | |
| Queen | 14,927 | 9,503 | | | |
| Reins. Corp., N.Y. F. | 18,554 | 10,584 | | | |
| Reliable | 123,053 | 71,950 | | | |
| Reliance | 28,763 | 14,151 | | | |
| Republic | 38,406 | 19,857 | | | |
| Rhode Island ... | 84,572 | 70,732 | | | |
| Richmond | 163,971 | 109,564 | | | |
| Roch. Amer. | 200,692 | 55,398 | | | |
| Roch. Amer. | 303,292 | 99,128 | | | |
| Roch. Amer. | 103,361 | 83,290 | | | |
| Safeguard | 286,636 | 220,939 | | | |
| Safeguard | 118,922 | 67,007 | | | |
| St. Louis F. & M. F. | 154,290 | 81,152 | | | |
| St. Paul F. & M. F. | 97,916 | 29,621 | | | |
| Seaboard F. & M. F. | 155,514 | 66,445 | | | |
| Security, Ia. | 75,902 | 44,832 | | | |
| Security Conn. F. | 113,137 | 59,521 | | | |
| Security Natl. ... | 21,949 | 12,819 | | | |
| Sentinel | 34,186 | 22,240 | | | |
| Service | 507,579 | 202,061 | | | |
| Southern | 1,516,919 | 659,525 | | | |
| | 49,659 | 37,868 | | | |
| | 67,080 | 45,792 | | | |
| | 66,594 | 35,893 | | | |
| | 121,872 | 63,198 | | | |
| | 443,044 | 228,442 | | | |
| | 741,338 | 345,319 | | | |
| | 21,625 | 7,319 | | | |
| | 28,482 | 8,500 | | | |
| | 26,664 | 12,538 | | | |
| | 50,061 | 24,722 | | | |
| | 80,852 | 64,206 | | | |
| | 41,440 | 14,487 | | | |
| | 47,397 | 16,322 | | | |

| | Net Premiums | Net Paid Losses |
|--------------------|--------------|-----------------|
| Union & Phenix F. | 82,514 | 82,400 |
| Union Assurance F. | 94,631 | 85,815 |
| Union Assurance F. | 27,221 | 15,848 |
| Union, Canton ... | 41,773 | 22,490 |
| Un. Mar. & Gen. F. | 19,678 | 16,128 |
| Urbaine | 79,572 | 37,134 |
| Western Assur. F. | 3,806 | 5,390 |
| Yorkshire | 2,793 | 9,824 |
| | 4,187 | 2,097 |
| | 4,938 | 2,283 |
| | 47,079 | 41,744 |
| | 67,531 | 46,413 |
| | 98,206 | 66,117 |
| | 136,746 | 93,707 |

Domestic Mutuals

| | Net Premiums | Net Paid Losses |
|--------------------|--------------|-----------------|
| Downers Grove F. | 26,611 | 8,399 |
| Farmers Re. | 37,125 | 9,903 |
| Florists Hall ... | 563,287 | 184,563 |
| Illinois | 2,544,406 | 719,088 |
| Lutheran | 20,829 | 7,653 |
| Millers, Ill. | 56,085 | 16,713 |
| Mount Carroll ... | 98,419 | 22,373 |
| Nat. Mu. Church F. | 17,228 | 14,567 |
| Protection Mut. F. | 23,432 | 15,310 |
| United Farm | 394,529 | 118,946 |
| | 603,278 | 182,727 |
| | 8,253 | 52,326 |
| | 8,681 | 52,461 |
| | 13,489 | 12,255 |
| | 18,297 | 14,119 |
| | 511,889 | 43,760 |
| | 511,889 | 43,760 |
| | 53,787 | 26,050 |
| | 53,787 | 26,050 |

Mutuals of Other States

| | Net Premiums | Net Paid Losses |
|-----------------------|--------------|-----------------|
| Allied American F. | 4,066 | 22,689 |
| Arkwright | 28,326 | 13,699 |
| Atlantic | 267,752 | 12,487 |
| Automobile | 267,752 | 12,487 |
| Badger Mutual ... | 100,787 | 40,459 |
| Berkshire | 323,295 | 82,912 |
| Blackstone | 13,783 | 1,281 |
| Boston Manuf. ... | 106,160 | 44,111 |
| Brotherhood | 165,779 | 62,251 |
| Central Manuf. ... | 20,178 | 3,627 |
| Cot. & Wool. Mfrs. F. | 23,148 | 3,914 |
| Druggists | 395,470 | 19,208 |
| Warner Recip. Ins. T. | 395,470 | 19,208 |
| Affiliated Und. ... | 403,327 | 18,741 |
| Amer. Exch. Und. T. | 403,327 | 18,741 |
| Druggist Indem. T. | 32,717 | 11,118 |
| Firepr. Spr. Und. T. | 45,281 | 16,408 |
| Indiv. Und. | 34,379 | 65,091 |
| Lberm. Und. All. T. | 46,112 | 92,358 |
| Metrop. Inter-Ins. T. | 21,319 | 14,215 |
| N. Y. Recip. Und. T. | 21,319 | 14,215 |
| Sub. Recip. Exch. T. | 9,060 | 4,187 |
| Retail Lbr. Exch. T. | 10,078 | 4,380 |
| Tornado Exch. ... | 65,190 | 50,152 |
| Underw. Exch. ... | 2,757 | 3,739 |
| Univer. Und. | 34,410 | 30,073 |
| | 18,196 | 700 |
| | 9,985 | 822 |
| | 2,744 | 374 |
| | 20,381 | 1,863 |
| | 8,536 | 24,073 |
| | 11,295 | 8,178 |
| | 20,484 | 1,135 |
| | 37,760 | 36,575 |
| | 21,574 | 18,839 |
| | 166 | ..... |
| | 14,367 | 3,129 |
| | 49,379 | 10,514 |

North Dakota Department Gives Hail Experience

Risks of \$13,532,514, producing a premium, or tax levy, of \$834,776, were written during 1945 by the North Dakota state hail insurance department.

The 27th annual report of the department shows losses approved of \$648,143, producing a loss ratio of 4.79%. Acres insured were 1,757,886 and the number of losses adjusted were 2,811.

Assets are shown as \$3,619,025 and surplus as \$3,492,025.

Economist to Address Brokers

Dr. Alfred P. Haane, Chicago industrial consultant and economist, will address the quarterly meeting of the Insurance Brokers Association of Illinois April 17. He is associated with the American Economic Foundation, which sponsors the radio forum "Wake Up America." The meeting will start at 2 p.m. in the Chicago Board auditorium.

Enerud Leaves Agricultural

Alfred Enerud, executive assistant to the president of Agricultural, has been elected auditor of Boston Mutual Life. He started in insurance with a life company in Norway and in 1923 came to the United States to be associated with North American Reassurance in New York. He was with that company for 18 years and became assistant secretary. He has specialized in the auditing and accounting end of insurance for more than 25 years.

The Oklahoma Fire Prevention Association will inspect Elk City, April 24.



IN solemn memory

of the legions who gave their lives... and in grateful tribute to them and to the millions who bravely fought, that peace on earth might again prevail...

Pacific National suggests: Let us remember that Victory is not the end, but the beginning.

In the difficult days of readjustment, let us display the same unity and determination that brought about the defeat of our enemies... for each of us must share the responsibility for America's future.

PACIFIC NATIONAL FIRE INSURANCE COMPANY

HOME OFFICE: SAN FRANCISCO
EASTERN DEPARTMENT: PHILADELPHIA
OFFICES IN PRINCIPAL CITIES
COAST TO COAST

IF ANALYSIS from the Reinsurer's point of view will hasten the answer to any unusual problem, the *Employer's* staff will be found constantly at your command.

EMPLOYERS REINSURANCE CORPORATION

J. B. ROBERTSON—PRESIDENT

KANSAS CITY

NEW YORK

CHICAGO

SAN FRANCISCO

LOS ANGELES

Do
in
Co

C
p
R

NE
signe
dome
ulation
the v
new
Jan.
by b

Ma
work
posed
couns
tion
erally
ily w
ards
at an
Ho
few
dome
ment

A Fe

For
injure
this
canno
under
liabili
of rec
new
is cov

In
cover
choos
law a
vided
If no
is lia
cifica
servan
ploym
defen

The
tory f
men's
worki
suring
accide
those

"Do
emplo
same
hours
having
but fa
such
shall
penalt
chapte

(Pe
trial
are im
failing
Citi
Alb
mira,
ara F
Pough
Syrac
Yonke

The
servan
maids
not c
worke
workn
or don
million
new a

Domestic Servants in N. Y. Now Under Compensation Act

Operation of Plan Explained—Some Liability Revisions Necessary

NEW YORK—Governor Dewey has signed an amendment bringing full-time domestic servants in cities of 40,000 population or more under the provisions of the workmen's compensation law. The new amendment, which becomes effective Jan. 1, 1947, is being studied carefully by brokers and casualty companies.

Many questions as to the practical workings of the amendment are being posed, but Dwyer W. Shugrue, general counsel for the workmen's compensation board, says that these queries generally will clarify themselves quite readily when the board announces its standards on the newly-enacted amendment at an early date.

However, it was possible to learn a few of the many ramifications of the domestic servant compensation amendment, and how they would be met.

A Few Cases

For example, Mr. Shugrue said, the injured servant of an employer who has this type of workmen's compensation cannot choose between seeking recovery under W.C. and under the common law liability of his employer. His sole right of recovery lies in the provisions of the new amendment, provided his employer is covered.

In the event that his employer is not covered, the injured domestic then can choose between suing under common law and recovery under W.C. as provided in section 11 of the existing law. If not covered, the employer not only is liable under common law but is specifically enjoined from using the "fellow servant," "assumption of risks of employment," or "contributory negligence" defenses.

The new amendment makes it mandatory for an employer to take out workmen's compensation for any employees working 48 hours or more a week, insuring them against injury or death by accident while at work. It refers only to those employed as:

"Domestic workers, other than those employed on farms, employed by the same employer for a minimum of 48 hours per week in cities and villages having a population of 40,000 or more, but failure to secure compensation for such domestic workers as aforesaid shall not subject the employer to the penalties prescribed in section 52 of this chapter."

(Penalties in section 52 refer to industrial employers who are fined \$500, or are imprisoned for one year, or both, for failing to insure their workers.)

Cities affected are:
Albany, Binghamton, Buffalo, Elmira, Jamestown, Mount Vernon, Niagara Falls, New Rochelle, New York, Poughkeepsie, Rochester, Schenectady, Syracuse, Troy, Utica, White Plains and Yonkers.

The amendment refers to domestic servants as being cooks, butlers, housemaids, nursemaids and similar help, but not chauffeurs, gardeners, or similar workers, who are already covered by the workmen's compensation act. Private or domestic chauffeurs in cities over two million population are included in the new amendment's provisions. Those in

Vestal Lemmon Named Manager of Independent Insurers

Appointment of Vestal Lemmon, casualty actuary of the Texas department, as manager of the National Association of Independent Insurers at Chicago, has been announced by Henry Moser, president of the association. The appointment is effective July 1. Mr. Lemmon will be in charge of the office of the association, 111 West Washington street, Chicago.

Mr. Lemmon joined the Texas department in 1935, in the workmen's compensation rating section, after attending the College of Marshall at Marshall, Tex. He is 35 years old.

In 1940 he was promoted to director and actuary of the automobile division. Two years later he was made actuary for all casualty insurance lines under state supervision. As head of the technical staff he has helped to develop one of the most elaborate automobile and casualty rating systems in use throughout the country.

He contributed toward the development of the standard automobile policy now in use in all states. He has also developed considerable information, which has been submitted to the insurance industry for consideration, on a single limit automobile policy combining the bodily injury and property damage liability into one coverage and one rate.

Mr. Lemmon has been developing extensive data and information on Latin American insurance and recently sponsored a meeting with the insurance division, special trade services branch, of the Department of Commerce at Washington at which the insurance industry was represented.

Mr. Lemmon has made special studies of interstate writing and rating of compensation insurance. He has been active on the committee studying the question of company expense experience collection on a nationwide basis. He was recently on the N.A.I.C. actuarial committee to study methods of improvement in the rules and forms for reporting of expense experience.

The National Association of Independent Insurers was organized last June and now its membership includes 43 independent fire and casualty insurers writing approximately \$155 million in premiums.

cities having less than two million population may be brought under the law if the employer so chooses.

Educational, charitable and religious employees are not subject to the law governing workmen's compensation.

Effect on Liability Policies

Comprehensive personal liability and schedule personal liability policies exclude liability imposed by workmen's compensation laws. However, if a servant of an employer who has no workmen's compensation were to sue after Jan. 1, 1947, under the common law, claiming negligence, comprehensive personal liability policies would apparently provide protection if written before March 18, 1946. Hence, it will be necessary to amend these policies to exclude such liability if the policy expires after Jan. 1, 1947.

Policies written since that date specifically exclude all liability for injury to servants where workmen's compensation is required by law. With these it will be merely a matter of making whatever premium adjustment is necessary in policies expiring after Jan. 1, 1947.

Schedule personal liability policies were not revised, and it will be necessary to amend those that expire after Jan. 1, 1947, and also make any necessary

(CONTINUED ON PAGE 27)

Rate Bill Is Passed in Mississippi

Differing in language and providing prior rather than subsequent disapproval, the Mississippi casualty rating bill passed in the closing sessions of the legislature was fundamentally the all industry committee's bill.

Commissioner White had sought to have all rates approved by the existing commission set up under the fire law and his bill was passed by the house after the all industry bill had been given an unfavorable report. However, the senate took out the single bureau provision and substituted the all industry request for permission to use existing multiple bureaus.

Interests Differed

Physical damage lines of insurance had previously been regulated under an opinion of the attorney general and proponents of the all industry bill sought to have all rate approval on automobile lines in the casualty section while the stock fire companies wished to retain all fire lines, including auto, in the Mississippi insurance commission, the fire bureau.

As finally passed, all fire, theft, collision and physical damage rates come under the fire law, and casualty lines, including public liability and property damage, will be approved by a casualty bureau. Independent companies may file directly with the commission.

A senate amendment permitting the use of experience rating plans was passed under the sponsorship of Mississippi local agents.

Also passed was a bill providing that stock companies that are members of the bureau and mutuals and reciprocals that subscribe to the bureau may file rates on special risks written in connection with inspections or engineering directly with the commission for approval. This will permit bypassing the bureau on such rates. If a mutual or reciprocal is not a member or subscriber of the bureau, it must file all rates with the commission.

Six Months Allowance

Companies are given six months to comply with filings under the new law. An appropriation of \$35,000 was included to permit the existing commission facilities for administering the law.

Under the new act risks may be grouped by classifications for the establishment of rates and minimum premiums. Classification rates may be modified to produce rates for individual risks in accordance with rating plans which establish standards for measuring variations in hazards, experience or expense provisions or all three factors.

Parking Lot Held Liable

CLEVELAND—Parking lot operators are responsible for the loss of identified personal property in cases where they refuse owners permission to lock their cars, according to a court of appeals decision in Cuyahoga county, upsetting a Cleveland municipal court decision favoring the lot owners. The court ordered damages paid to Nick Pallott, whose car was stolen from a Cleveland parking lot in 1943.

New Book on Employing Disabled

A book on "Job Placement of the Physically Handicapped" has been written by Clark D. Bridges, director of conservation services Zurich, Chicago, published by McGraw-Hill Book Company. It is a practical guide to constructive action in rehabilitation and employment of disabled or handicapped workers, and is written for the layman whose duties involve responsibility for the effective use of workers. Mr. Bridges holds that the great majority of disabled persons have far more ability than disability.

Accident Prevention Research Provides Scientific Approach

Insurers Now Abating Hazards as Good Business and Public Obligation

NEW YORK—Research in accident prevention by casualty insurance has made such tremendous strides, Frank Lang, assistant director of the research division Association of Casualty & Surety Executives, told the New York Chapter of the American Marketing Association Tuesday, that "an industrial worker today has almost a 3 to 1 chance over the industrial worker of 1913 of never being exposed to an industrial hazard which will take his life." He addressed a luncheon meeting of the market research and public opinion polls section of the organization.

In order to exist, Mr. Lang said, insurers learned from bitter experience their business has to be based on "scientific principles" established through painstaking research. "Research," he explained, "is an organized method of trying to find out what you are to do when you are having trouble doing what you are aiming to do."

Seen as Social Responsibility

"Insurance companies today recognize," he added, "that they cannot be satisfied simply with insuring the public against existing hazards, but in order to be successful as a business institution and to fulfill their social obligation, they must seek in every possible way to diminish the hazards against which they offer protection. This practice is not only good business but good public relations and insurance companies recognize it to be both."

Mr. Lang praised the research work of the life companies, particularly the Life Insurance Medical Research Fund, general welfare programs conducted individually and jointly, distribution of welfare pamphlets, periodic health examinations and promotion of health education through schools and magazine and newspaper advertisements. Mortality experience of groups of policyholders who availed themselves of periodic health examinations has been reduced by about 20%.

Useful in Fire Insurance

He reviewed fire prevention activities, emphasizing the value of the index of fire losses. The index, using 1926 as its base year, shows the relationship between the amount of insurance written each year and the amount of loss caused by fire. In 1930 the index was 94. Continuous fire prevention effort reduced this figure to 49.7 by 1942.

In the last few years, insurance, like most other businesses, has turned toward new fields of research, realizing that its operations had reached a point where it had been a trustee of public funds with definite social obligations to fulfill. This new research involves three new developments (1) the more extensive use of public opinion polls, (2) the use of market research techniques, (3) the setting up of centralized research departments.

Many insurers have used polls of agents' opinion concerning their policies and advertising methods, but general polls on the opinion of the public to-

(CONTINUED ON PAGE 27)

Continental Cas. A. & H. Trainees



Pictured above are the 50 members of the fourth class in accident, health and hospitalization insurance trained this year at the Continental Casualty home office. More than two-thirds of the trainees are war veterans and the course has been approved for veterans' on-the-job training. A fifth class is scheduled to start on April 29.

Trainees include new and old employees of general agents, district managers, A. & H. department divisions and branch

office employees and salesmen. Intensive class-room instructions is given for two weeks followed by on-the-job training.

Modern instruction methods are employed to cover every phase of the business, including technical aspects, underwriting and claim procedures, latest merchandising methods and the effective use of sales aids. Classes are conducted by John L. Leibig, director of personnel training of the accident and health department.

Harrington Opposes Bill to Waive Guaranty Fund Requirement in Mass.

BOSTON—A bill to permit certain foreign casualty companies to enter Massachusetts without setting up a guaranty fund of \$200,000, but in lieu of such a fund to give evidence of having segregated from net cash assets, unimpaired, a special contingent surplus, was heard by the legislative insurance committee.

Representative Lobell, Boston, author of the bill, maintained that companies with large surplus and reserves should be allowed to enter the state without the added handicap of a \$200,000 guaranty fund.

H. J. Mitchell said the measure apparently had been introduced largely at the behest of Public Service Mutual of New York, which had \$967,000 surplus, \$3,000,000 assets, 2,500 agents and was entered in 15 states, and which in view of its standing and financial stability should not be forced to set up an additional \$200,000 guaranty fund.

Commissioner Harrington entirely disapproved of the bill on the grounds that a guaranty fund was contributed by the organizers or management of a company, represented the management's liability and was an assurance of deeper concern on the part of management as to the conduct or condition of a company. He considered such a fund of more importance than the "good repute" of the organizers or management of a company. J. W. Downs, counsel for stock companies, also opposed the bill.

A new reciprocal bill was opposed before the committee by Mrs. Emma F. Toussaint of the industrial accident board, who said it would complicate handling workmen's compensation. There are 110 self-insurers in the state which have put up \$2½ million in guaranty funds. Under the bill, 100 insurers could combine through an attorney in fact with a guaranty fund of only \$200,000.

Accountants Card Being Shaped

Plans are now being shaped for the annual meeting at Dallas, May 15-17 of the Insurance Accounting and Statistical Association.

An off-the-record discussion of topics of current interest will be held the evening of May 15.

Due to the demands upon members to take care of the increased load of business in all lines, it has been difficult to get men in the organization to commit themselves to prepare papers.

An effort is being made to get a paper presented on the new 100 classification plan of the National Board and this will be an important panel discussion topic.

The banquet comes Thursday evening. That afternoon company offices at Dallas will be visited.

Buckeye Union Buys Old Columbus Mut. Home Office

COLUMBUS—Buckeye Union Casualty has purchased the old home office property in Broad street of Columbus Mutual Life. It is now occupied by Midland Mutual Life, but that company is searching for a new home. It is understood Buckeye Union will move into this location when Midland Mutual is able to find new quarters. The building provides considerably more floor space for Buckeye Union than its present building.

Give Additional Mo. Figures

Missouri accident and health figures for Business Men's Assurance and National Security Life have been received. They are: Premiums \$936,819, losses \$561,653. National Security accident and health figures are premiums \$2,044 and losses \$927.

This makes the total A. & H. Missouri premiums \$15,252,557 and losses \$561,653. National Security accident and losses are thus increased to \$47,834,448 and \$19,904,703.

Peoria A. & H. Group Elects

At the April meeting of the Peoria (Ill.) Accident & Health Association Hugh A. Shaw, Occidental Life, was elected president and V. J. Donnan, Metropolitan Life, vice-president. W. H. Eyre, Illinois Mutual Casualty, president the past year, was named secretary-treasurer. Mr. Eyre reported on the two-weeks course at Purdue University, in March, which he attended.

It was announced that R. J. Costigan, president of the National association, will speak at the next meeting May 3.

Comm'l Standard Managers Confer

Commercial Standard held a meeting of all branch managers at the home office, at which the experience for 1945 was reviewed and plans projected for 1946. It was reported that automobile collision experience generally has been extremely bad and that not much improvement is expected until more parts and new automobiles are available.

Home Indemnity Assets Increase

In the February 14 edition an error was made in reporting the figures of Home Indemnity. That company had an increase in assets last year of \$2,284,012. The report indicating that there was a decrease in assets was an error.

Publicity Campaign Is Planned

Beginning a campaign to publicize the general subject of insurance, Employers Mutuals of Wausau will employ full page two color advertising space in the nation's leading magazines, trade publications and newspapers in key cities.

Should Accept Challenge of Cal. Health Act: Leavey

Private disability insurers should accept the challenge offered by the new California compulsory cash sickness act and demonstrate to the country that this type of insurance can be written by private enterprise in competition with the state, H. Harold Leavey, vice-president and general counsel of California-Western States Life, declares in reviewing the provisions of the bill and the way it affects private insurers.

"Private carriers must demonstrate that we do not want only the cream of the business and that we can write it on a basis that will not leave gaps in coverage," Mr. Leavey says. "If we do not meet these opportunities we can expect that when compulsory disability insurance measures are enacted in other states the private companies will be cut out of opportunities to have any part in the business and if a federal act is pressed to enactment, we can expect that we will be cut out of this type of insurance on a national basis. We can also expect that if we do not embrace our opportunities some labor organizations will be back again with an amendment to eliminate the authorization for voluntary or private plans."

Hopes Insurers Will Qualify

He says that some companies are making an attempt to study the problems involved in writing the kind of insurance provided under this act and expresses the hope that many of them will study these problems and come up with some kind of a policy which will meet the requirements.

In order to reduce the likelihood of private plans, either by way of self-insurance or through private carriers, taking only groups of employees whose employment is quite stable, whose compensation is relatively high and in which there is a relatively high male ratio, the act provides that the commission in charge may withhold approval of any plan or plans if the approval would result in a substantial selection of risks adverse to the disability fund. This is a section that the insurance men are not particularly happy about, but Mr. Leavey says that employers and insurers cannot justify a position that they be authorized to take only "good" groups.

May Have to Revise Thinking

As a matter of fact, insurance men generally may have to revise some of their thinking as to the manner of handling this kind of insurance, as the act is in a very real way a piece of "social" legislation. The amount of "premium" in the form of contribution or taxes does not have anything like an exact relation to the benefits which may be furnished to the individual in a way comparable under private individual or group disability policies.

At the outset of his review Mr. Leavey points out that during the seven years when health insurance measures had been before the California legislature, no representative of a private insurance company or of any association came forward with a well-worked-out proposal under which private carriers or self-insurers might underwrite that part of the program in which they might be interested. Company representatives have rather consistently opposed measures which made any form of insurance compulsory. However, there was a feeling that if a bill in some form was to be enacted it should not be made impossible for private insurers to write weekly indemnity insurance on employees, and a small group prepared the amendment which was adopted. This provision is not perfect, but it was regarded as being better than nothing at all.

Among the conditions set up for the approval of a private plan are that rights afforded to the employee are greater than those which he could have under the

Boiler Business Hums on Rate War Anniversary

The boiler and machinery insurers currently are getting an abnormal amount of business. This is due to the fact that May 1, 1943, was the date of the break between the bureau companies and Hartford Steam Boiler and was the commencement of the rate and cover war. At that time most of the medium and small risks were rewritten for three years and this business is now coming up for renewal.

The larger risks were rewritten at that time for a four year term and hence will not be coming up until next year.

Later, in August, 1944, to take advantage of what proved to be the rock bottom prices, the more important risks were again rewritten for a new four year term.

Address Safety Conference

Thomas N. Boate, special service director of the National Conservation Bureau, accident prevention division of the Association of Casualty & Surety Executives, spoke at the safety conference and exposition in New York on the "Driver's Responsibility for the Safety of Pedestrians," and "Lost Time Accidents on Streets and Highways."

John V. Grimaldi, research engineer of the National Conservation Bureau, also addressed the conference twice, speaking on "Weak Spots in Industrial Rehabilitation Programs" and "Safety Rule Books for Employees of Office and Loft Buildings."

public plan. There are some who argue that the statutory requirements will be met if the actuarial equivalents are equalled and then some one greater benefit is afforded. For instance, it is argued a person could be paid \$30 per week benefits rather than a top of \$20 per week until \$468-plus had been paid.

Qualify on State Basis

Mr. Leavey feels, however, that claimants must be qualified for benefits under a private plan in the same way as they would qualify for benefits under a state plan and that benefits in equal amounts of indemnity and payable for equal duration must be afforded under all circumstances, and in addition provision must be made that in one or more respects the private plans afford greater benefits. These greater benefits may be obtained by making the benefits generally available at an earlier date than the individual might otherwise have them or make the benefits greater in amount. For instance, it might provide a top of \$21 rather than \$20 per week or make benefits payable over a longer period, as for instance a maximum of 26 weeks as against \$23-plus under the state plan.

May Carry Beyond Employment

Under the so called "base period" provision, a person under some circumstances may suffer disability at any time up to 18 months following the termination of his employment. This, of course, is extending coverage to former employees for a period and in a manner that no group insurance contract has attempted, although individual accident and health policies provide coverage even though the policyholder has become unemployed. In working out the operation of a private plan, Mr. Leavey says there is an offsetting factor to extending coverage after employment is terminated, because a plan need not give an employee benefits from the first day of his employment. However, benefit rights under prior coverage may be integrated with rights under current coverage at the time of disability.

It is indicated that there will be an exchange of credits between the private plan and the state fund so that each fund bears its proper proportion of liability, depending on the time the individual claimant worked under the coverage of a private plan or under the coverage of the state fund.

April
Cas
Acc. &
Aetna
Aetna
Allstate
Amer
Amer.
Amer.
Amer.
Amer.
Amer.
Am. M
Amer.
Assoc.
Badger
Banker
Bitum.
Car. &
Celina
Central
Century
Chgo. I
Cheese
Columb
Comm
Conn.
Cont.
Co-op
Eagle
Empl.
Empl.
Empl.
Empl.
Factory
Farm.
Farm
F. & C
F. & I
Firem.
Genera
Gen. C
Gen. C
Glen
Globe
Grt. A

Casualty Net Premiums and Paid Losses in 1945 in WISCONSIN

| | Total Premiums and Losses | Auto. Liab. Premiums and Losses | Other Liab. Premiums and Losses | Work. Comp. Premiums and Losses | Fidel. Premiums and Losses | Surety Premiums and Losses | Plate Glass Premiums and Losses | Burg. Theft Premiums and Losses | P. D. & Coll. Premiums and Losses | | Total Premiums and Losses | Auto. Liab. Premiums and Losses | Other Liab. Premiums and Losses | Work. Comp. Premiums and Losses | Fidel. Premiums and Losses | Surety Premiums and Losses | Plate Glass Premiums and Losses | Burg. Theft Premiums and Losses | P. D. & Coll. Premiums and Losses |
|--------------------|------------------------------------|---|---|---|-------------------------------------|-------------------------------------|---|---|---|--------------------|------------------------------------|---|---|---|-------------------------------------|-------------------------------------|---|---|---|
| Acc. & Cas. | 50,075 | 16,745 | 4,041 | 10,888 | 1,390 | 526 | 1,543 | 5,658 | 8,284 | Hardware M. C. | 2,508,553 | 630,842 | 143,285 | 1,108,368 | 1,820 | 24,330 | 544,686 | 218,193 | 218,193 |
| Aetna Cas. | 834,914 | 163,488 | 115,579 | 322,068 | 70,472 | 33,366 | 10,645 | 36,916 | 77,251 | Hartford A. & I. | 878,194 | 284,357 | 120,067 | 610,747 | 62,501 | 51,716 | 10,630 | 52,770 | 123,382 |
| Aetna Life | 1,313,006 | 36,494 | 15,210 | 138,111 | 432 | 1,537 | 3,706 | 5,028 | 32,969 | Home Indem. | 548,934 | 103,430 | 21,176 | 216,703 | 2,162 | 1,484 | 4,937 | 5,798 | 57,647 |
| Allstate | 304,198 | 210,373 | ..... | ..... | ..... | ..... | ..... | ..... | 93,611 | Home Mut. Cas. | 427,376 | 264,074 | ..... | ..... | ..... | ..... | ..... | 125,389 | 56,818 |
| Amer. Auto | 885,273 | 445,641 | 100,503 | 104,089 | 5,457 | ..... | 8,606 | 25,338 | 195,263 | Indemnity, N. A. | 49,175 | 3,774 | 4,636 | 29,016 | 607 | 907 | 627 | 2,620 | 3,687 |
| Amer. Cas. | 130,542 | 49,225 | 6,187 | 31,352 | 6,709 | 3,247 | 1,856 | 4,716 | 28,692 | La. Mut. Liab. | 68,103 | 25,600 | 3,132 | 16,005 | ..... | ..... | 460 | 17,151 | 12,565 |
| Amer. Empl. | 203,500 | 60,787 | 30,759 | 40,634 | 8,218 | 2,359 | 4,327 | 13,328 | 30,717 | Liberty Mut. | 133,043 | 40,302 | 17,363 | 656,124 | 18,774 | ..... | 184 | 3,176 | 23,278 |
| Amer. F. & C. | 31,456 | 28,529 | 1,258 | 16,000 | ..... | ..... | 2,502 | 5,056 | 7,052 | Lon. & Lan. Ind. | 117,185 | 46,443 | 5,500 | 32,700 | 87 | 352 | 6,326 | 3,768 | 15,990 |
| Amer. G. & L. | 26,691 | 1,904 | 60 | 970 | 6,000 | ..... | 377 | 242 | 767 | London G. & L. | 197,387 | 43,167 | 25,253 | 79,041 | ..... | ..... | 1,021 | 3,909 | 21,035 |
| Amer. Indem. | 144,603 | 70,299 | 3,821 | ..... | ..... | ..... | 4,243 | 2,384 | 46,737 | Lumb. M. C. III. | 658,158 | 146,339 | 39,086 | 310,001 | 16,018 | 3,818 | 3,749 | 5,807 | 106,524 |
| Amer. Mot. | 102,434 | 5,373 | 10,224 | 78,361 | 6,805 | 1,634 | 30 | —141 | 1,771 | Maryland Cas. | 601,197 | 63,513 | 49,305 | 277,905 | 56,007 | 31,718 | 7,495 | 33,905 | 30,063 |
| Am. Mut. Liab. | 589,568 | 68,828 | 10,470 | 433,977 | 2,508 | ..... | 33 | 2,355 | 2,622 | Mass. Bonding.. | 188,154 | 20,409 | 27,586 | 68,484 | 24,515 | 7,650 | 4,509 | 8,236 | 9,607 |
| Amer. Re. | 27,005 | 3,014 | 693 | 4,547 | 8,614 | 9,403 | ..... | 547 | 293 | Mass. Pimbrs.M.L. | 7,184 | ..... | ..... | 7,184 | ..... | ..... | ..... | ..... | 2,795 |
| Amer. Surety. | 304,658 | 24,004 | 13,659 | 15,813 | 100,442 | 26,347 | 1,438 | 10,592 | 11,763 | Med. Prot. | 30,348 | ..... | 30,348 | ..... | ..... | ..... | ..... | ..... | ..... |
| Assoc. Ind. | 19,033 | 4,817 | 3,602 | 8,405 | ..... | ..... | 425 | 421 | 6,354 | Merch. Ind. | 4,105 | ..... | 4,105 | ..... | ..... | ..... | ..... | ..... | ..... |
| Badger St. Cas. | 65,506 | 31,328 | ..... | ..... | ..... | ..... | ..... | ..... | 25,007 | Metro. Cas. | 123,393 | 57,139 | 22,376 | ..... | 3,115 | 1,843 | 10,308 | 4,721 | 8,295 |
| Bankers Ind. | 14,360 | 7,344 | 4,447 | 28,352 | ..... | ..... | 1,313 | 2,800 | 3,287 | Mich. Mut. Liab. | 39,325 | 20,333 | 1,679 | ..... | ..... | 225 | 2,370 | 169 | 1,499 |
| Bitum. Cas. | 217,647 | ..... | 13,555 | 202,714 | ..... | ..... | 819 | 20 | 3,175 | Milw. Auto | 910,912 | 544,030 | 11,890 | ..... | ..... | ..... | 5,581 | 246,125 | 337,136 |
| Car. & Gen. | 106,699 | 40,899 | 9,538 | 14,485 | 556 | 231 | 3,852 | 4,811 | 23,251 | Minn. Far. M.C. | 41,220 | 20,287 | ..... | ..... | ..... | ..... | ..... | 13,550 | 7,148 |
| Cellina Mu. Cas. | 108,058 | 57,771 | 278 | ..... | ..... | ..... | 149 | 32 | 34,923 | Mut. Auto, Wis. | 210,006 | 116,570 | ..... | ..... | ..... | ..... | ..... | 72,356 | 33,131 |
| Central Surety. | 35,475 | 15,009 | 3,355 | 4,049 | 436 | 2,100 | ..... | 1,337 | 10,045 | Natl. Indem. | 76,907 | 37,768 | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Century Indem. | 73,265 | 11,015 | 8,817 | 24,780 | 6,964 | 5,247 | 6,567 | 3,331 | 5,228 | Natl. Cas. | 286,989 | 10,710 | 7,876 | 38,007 | 1,202 | 398 | 107 | 5,039 | 5,993 |
| Chgo. Ice P. M. L. | 183 | 78 | 14 | 28 | ..... | ..... | 1,877 | 535 | 2,804 | Natl. Gr. M. L. | 108,494 | 6,843 | 1,324 | 14,798 | —25 | 27 | 275 | 432 | 2,774 |
| Cheese Mfr. M.C. | 47,774 | 26,207 | 408 | ..... | ..... | ..... | ..... | ..... | 21,099 | Natl. Surety | 9,192 | 5,277 | —146 | ..... | ..... | ..... | ..... | ..... | 4,057 |
| Columbia Cas. | 36,945 | 2,080 | 3,048 | 4,657 | 4,309 | 741 | 530 | 881 | 1,039 | Natl. Surety | 822,015 | ..... | 344 | 54 | 174,574 | 31,609 | 4,011 | 111,961 | 2 |
| Commer. Cas. | 103,330 | 36,730 | 8,748 | 2,940 | 1,260 | 2,792 | 2,401 | 3,449 | 8,830 | New Amst. Cas. | 239,343 | 61,294 | 32,927 | 81,638 | 7,821 | 16,126 | 2,265 | 10,078 | 20,742 |
| Conn. Ind. | 41,764 | 21,380 | 4,363 | ..... | ..... | ..... | 1,708 | 3,830 | 10,483 | N. Y. Cas. | 73,792 | 5,692 | 5,593 | 81,046 | —683 | —1,439 | 576 | 8,453 | 9,662 |
| Cent. Cas. | 1,533,939 | 356,798 | 121,564 | 322,559 | 31,578 | 16,886 | 13,771 | 53,837 | 133,002 | N. W. Natl. Cas. | 643,360 | 309,133 | 11,391 | ..... | ..... | ..... | 1,967 | 3,460 | 205,020 |
| Co-op. Mut. | 376,055 | 203,900 | ..... | ..... | ..... | ..... | 2,398 | 719 | 7,641 | Norwich Un. Ind. | 228,803 | 129,875 | 2,634 | ..... | ..... | ..... | 372 | 596 | 86,232 |
| Eagle Indem. | 96,090 | 26,897 | 12,408 | 25,055 | 4,775 | 2,501 | 3,679 | 3,267 | 15,245 | Ocean Acc. | 71,621 | 7,045 | 8,408 | 15,534 | 8,122 | 639 | 1,458 | 3,234 | 4,062 |
| Empl. Liab. | 496,653 | 102,268 | 74,357 | 189,756 | 11,288 | 2,112 | 6,338 | 19,098 | 58,383 | Ohio Cas. | 115,876 | 54,625 | 2,670 | 9,364 | 16,411 | 11,317 | 4,377 | 12,454 | 119,271 |
| Empl. Mut. Cas. | 148,317 | 20,844 | 6,437 | 82,843 | 3,905 | —220 | 2,581 | 2,165 | 19,669 | Phoenix Indem. | 113,334 | 55,932 | 15,901 | 23,731 | ..... | 103 | 1,208 | 4,361 | 16,562 |
| Empl. M. Liab. | 8,346,922 | 462,145 | 404,635 | 7,047,103 | 234 | ..... | 5,701 | 10,895 | 387,483 | Preferred Acc. | 41,609 | 19,785 | 1,665 | 12,429 | ..... | 243 | 69 | 6,313 | ..... |
| Empl. Re. | 183,583 | 116,761 | 11,905 | 16,426 | 9,392 | 5,473 | 51 | 13,350 | 3,986 | Royal Indem. | 99,034 | 46,846 | 401 | 6,462 | 12 | 1,157 | 664 | 4,284 | 36,770 |
| Factory M. L. | 6,631 | 3,453 | 64 | ..... | ..... | ..... | ..... | ..... | 8,457 | St. P.-Mer. Ind. | 123,117 | 19,554 | 15,164 | 40,325 | 8,046 | 3,386 | 3,825 | 8,062 | 10,395 |
| Farm. Bu., Wis. | 218,824 | 92,165 | ..... | ..... | ..... | ..... | ..... | ..... | 415 | Seaboard Surety. | 40,837 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 17,144 |
| Farm Mu. Auto | 2,142,177 | 1,160,611 | 4,039 | ..... | ..... | ..... | 22,226 | 748,426 | ..... | Security Mut. | 94,927 | 9,131 | 4,812 | 78,356 | ..... | ..... | ..... | ..... | 2,496 |
| F. & C. | 696,133 | 261,523 | 673 | 69,229 | 1,985 | 1,321 | 3,198 | 30,321 | 27,994 | Shelby Mut. Cas. | 22,383 | 500 | 62 | 32,419 | ..... | ..... | 11,308 | 1,947 | 5,947 |
| F. & D. | 747,914 | 148,474 | 78,819 | 127,352 | 76,205 | 20,502 | 9,580 | 108,618 | 64,820 | Standard Acc. | 371,047 | 48,174 | 30,917 | 144,810 | 14,302 | 15,130 | 5,000 | 11,614 | 24,862 |
| Firem. Pd. Ind. | 141,328 | 28,768 | 40,361 | 38,685 | 4,743 | 2,900 | 2,438 | 7,735 | 14,814 | Stand. S. & C. | 143,975 | 17,698 | 5,044 | 70,264 | —25 | —333 | 1,537 | 2,724 | 3,259 |
| General Acc. | 384,743 | 134,495 | 35,057 | 118,715 | ..... | ..... | 3,100 | 16,808 | 63,889 | State Farm Mut. | 1,659,928 | 812,104 | ..... | ..... | ..... | ..... | ..... | ..... | 654,868 |
| Gen. Cas., Wash. | 120,989 | 64,523 | 13,941 | 1,006 | 2,046 | 896 | 2,362 | 3,426 | 28,277 | Sun Indem. | 712,875 | 239,242 | ..... | ..... | ..... | ..... | ..... | ..... | 402,772 |
| Genl. Cas., Wis. | 1,214,352 | 610,798 | 24,678 | ..... | ..... | ..... | 4,508 | 17,865 | 394,308 | Travelers | 25,496 | 5,134 | 820 | 22,266 | ..... | —670 | 1,437 | 406 | 5,675 |
| General Re. | 149,096 | 30,422 | 7,302 | 10,820 | 33,079 | 10,668 | 1,327 | 2,571 | 165,344 | Travelers Ind. | 751,493 | 6,807 | 21,926 | 118,407 | ..... | ..... | ..... | ..... | 105,274 |
| Glens Falls Ind. | 173,973 | 38,560 | 24,523 | 52,732 | 7,874 | 7,538 | 3,580 | 12,416 | 18,401 | United Nat. Ind. | 510,148 | 73,605 | 12,932 | 179,894 | 829 | ..... | 5,446 | 5,096 | 45,670 |
| Globe Indem. | 185,619 | 36,845 | 27,694 | 53,261 | 16,898 | 6,428 | 2,484 | 9,491 | 17,194 | U. S. Casualty.. | 26,919 | 18,210 | ..... | ..... | ..... | ..... | 156 | 192 | 7,732 |
| Grt. Amer. Ind. | 203,665 | 62,092 | 31,769 | 56,118 | 5,410 | 3,594 | 2,689 | 10,486 | 29,143 | U. S. F. & G.... | 877,812 | 140,102 | 93,915 | 202,957 | 182,067 | 96,610 | 12,047 | 66,622 | 68,493 |
| | 50,482 | 19,223 | 3,108 | 15,207 | —45 | ..... | 372 | 2,064 | 10,356 | | 209,460 | 43,901 | 9,285 | 88,059 | 25,992 | 1,656 | 4,850 | 6,005 | 25,499 |

(CONTINUED ON NEXT PAGE)

FISH & SCHULKAMP GENERAL AGENCY, INC.

General Agents for Wisconsin

LONDON & LANCASHIRE INDEMNITY COMPANY
OF AMERICA.

INSURANCE BUILDING

MADISON, WISCONSIN

(CONT' FROM PRECEDING PAGE)

| | Total Preme. and Losses | Auto. Liab. Preme. and Losses | Other Liab. Preme. and Losses | Work. Comp. Preme. and Losses | Fidel. Surety Preme. and Losses | Plate Glass Preme. and Losses | Burg. Theft Preme. and Losses | P. D. & Coll. Preme. and Losses |
|--------------------|----------------------------------|---|---|---|---|---|---|---|
| U. S. Guarantee | 66,161 | 26,026 | 4,317 | | 7,993 | 13,321 | 983 | 12,091 |
| Utica Mut. | 11,787 | 5,324 | 1,435 | | —51 | 31 | 56 | 4,943 |
| | 630 | 256 | 180 | | 12 | | | 182 |
| Western C. & S. | 260,274 | 111,780 | 27,677 | 53,559 | 906 | 1,668 | 4,250 | 5,879 |
| | 78,883 | 33,394 | 3,251 | 20,554 | | | 1,307 | 163 |
| Wis. Br. Treas. | 232,111 | | | 232,111 | | | | |
| | 89,190 | | | 89,190 | | | | |
| Wis. C. Rec. Ex. | 90,354 | 27,425 | 1,115 | 2,210 | | | | 23,344 |
| | 39,113 | 17,970 | 79 | 2,558 | | | | 14,380 |
| Wis. Mu. Pl. Gl. | 20,878 | | | | | | 20,878 | |
| | 10,280 | | | | | | 10,280 | |
| Yorkshire Ind. | 27,874 | 11,681 | 4,479 | | 210 | 1,750 | 1,827 | 5,094 |
| | 13,764 | 8,698 | 132 | | 10 | | 643 | 109 |
| Zurich | 531,847 | 38,023 | 134,054 | 254,818 | | | 2,439 | 9,206 |
| | 220,667 | 18,513 | 10,354 | 134,651 | | | 777 | 636 |
| | | 1945 | 1944 | | | | 1945 | 1944 |
| Total Preme. | \$ 52,436,524* | \$44,864,274 | | | | | 63,684 | —23,513 |
| Total Losses | 22,449,470* | 18,861,360 | | | | | 307,769 | 286,713 |
| Auto B. I. Preme. | 9,925,082 | 7,746,057 | | | | | 111,446 | 92,839 |
| Auto B. I. Losses | 2,035,638 | 2,657,226 | | | | | 976,883 | 780,934 |
| Other Liab. Preme. | 2,407,490 | 2,210,115 | | | | | 125,068 | 82,500 |
| Other Liab. Losses | 247,654 | 409,532 | | | | | 5,783,600 | 4,370,300 |
| W. C. Preme. | \$ 14,514,106 | \$ 14,301,060 | | | | | 2,744,329 | 1,929,432 |
| W. C. Losses | 6,972,744 | 6,644,812 | | | | | | |
| Fid.-Sur. Preme. | \$ 2,054,510 | 1,535,051 | | | | | | |

ACCIDENT AND HEALTH

| | Net Preme. | Paid Losses | Wisconsin Natl. Life | Net Preme. | Paid Losses |
|-------------------------|---------------|----------------|----------------------|---------------|----------------|
| Accident & Casualty | 1,000 | 12 | | 171,825 | 70,121 |
| Aetna Casualty | 724 | 600 | Woodmen Accident | 356,803 | 115,401 |
| Aetna Life | 1,313,006 | 923,014 | Yorkshire Indem. | | 206 |
| Allstate | 14 | | Zurich | 57,847 | 39,257 |
| American Auto | 376 | 11 | Totals | \$15,067,009 | \$8,427,363 |
| American Casualty | 6,936 | 1,616 | 1944 | 11,496,873 | 6,665,182 |
| American Employers | 6,892 | 2,084 | | | |
| American Motorists | 1,359 | 176 | | | |
| American Mut. Liab. | 10,072 | 11,004 | | | |
| American Re. | 492 | 50 | | | |
| Assoc. Hosp. Serv. | 2,302,204 | 1,726,026 | | | |
| Bankers Indem. | 627 | 225 | | | |
| Bankers Life, Ia. | 16 | | | | |
| Benefit Assn. Ry. Empl. | 727,191 | 519,387 | | | |
| B. M. A. | 290,001 | 171,229 | | | |
| Car & General | 55 | | | | |
| Celina Mut. Cas. | 3,359 | 75 | | | |
| Central Surety | 142 | | | | |
| Century Indemnity | 1,316 | 325 | | | |
| Columbia Casualty | 1,695 | 94 | | | |
| Commercial Cas. | 47,004 | 17,265 | | | |
| Conn. General Life | 159,654 | 119,566 | | | |
| Continental Assur. | 137,823 | 103,694 | | | |
| Continental Cas. | 473,657 | 165,568 | | | |
| Eagle Indemnity | 3,295 | 1,149 | | | |
| Employers' Liab. | 14,227 | 1,531 | | | |
| Empl. Mut. Benefit | 11,863 | 5,294 | | | |
| Employers Mut. Cas. | 27 | | | | |
| Empl. Mut. Liab. | 3,327 | | | | |
| Employers Re. | 26,051 | 14,990 | | | |
| Equitable Society | 712,039 | 518,482 | | | |
| Federal Casualty | 148,029 | 54,107 | | | |
| Federal Life | 42,621 | 12,342 | | | |
| Fidelity & Casualty | 122,546 | 63,763 | | | |
| Fireman's Fund Ind. | 1,224 | 204 | | | |
| First National Cas. | 88,484 | 27,509 | | | |
| Franklin Life | 6,117 | 2,305 | | | |
| General Accident | 13,537 | 5,351 | | | |
| General Cas., Wash. | 9 | | | | |
| General Cas., Wis. | 9,421 | 2,412 | | | |
| General Re. | 29,222 | 2,010 | | | |
| Glens Falls Ind. | 8,340 | 2,074 | | | |
| Globe Indemnity | 12,379 | 2,914 | | | |
| Great Amer. Ind. | 2,364 | 198 | | | |
| Great Northern Life | 180,990 | 52,103 | | | |
| Hardware Mut. Cas. | 15,782 | 7,066 | | | |
| Hartford A. & I. | 71,717 | 38,565 | | | |
| Home Indemnity | 52 | | | | |
| Illinois Mut. Cas. | 151,879 | 61,963 | | | |
| Indemnity of No. Amer. | 3,176 | 227 | | | |
| Inter-Ocean Cas. | 21,357 | 8,111 | | | |
| Inter State B. M. A. | 29,173 | 11,842 | | | |
| John Hancock | 325,325 | 210,710 | | | |
| Liberty Mutual | 497 | 297 | | | |
| Lincoln Natl. Life | 14,934 | 5,370 | | | |
| Lond. & Lanc. Ind. | 16,021 | 3,019 | | | |
| Lond. Guar. & Acc. | 4,769 | 1,145 | | | |
| Loyal Prot. Life | 70,074 | 16,939 | | | |
| Lumber Mut. Cas., Ill. | 7,482 | 808 | | | |
| Maryland Casualty | 19,370 | 9,345 | | | |
| Mass. Bonding | 21,948 | 6,952 | | | |
| Mass. Protective | 370,915 | 151,820 | | | |
| Metropolitan Cas. | 20,490 | 13,049 | | | |
| Metropolitan Life | 1,070,539 | 645,989 | | | |
| Mut. Benefit H. & A. | 938,240 | 324,999 | | | |
| Mutual Indemnity | 21,638 | 4,060 | | | |
| National Casualty | 217,657 | 82,036 | | | |
| New Amsterdam Cas. | 6,852 | 703 | | | |
| North American Acci. | 59,007 | 19,563 | | | |
| North American Life | 3,678 | 295 | | | |
| North Amer. L. & C. | 397,625 | 169,090 | | | |
| Norwich Union Ind. | 1,573 | 21 | | | |
| Ocean Acci. & Guar. | 9,051 | 2,619 | | | |
| Ohio Casualty | 15,129 | 683 | | | |
| Old Line Life | 258,444 | 98,100 | | | |
| Pacific Mutual Life | 80,774 | 41,043 | | | |
| Paul Revere Life | 139,567 | 51,422 | | | |
| Personal Indemnity | 158,829 | 26,090 | | | |
| Phoenix Indemnity | 12,750 | 1,105 | | | |
| Preferred Accident | 13,776 | 2,438 | | | |
| Progressive Mut. Assur. | 25,562 | 7,242 | | | |
| Provident L. & A. | 175,782 | 93,076 | | | |
| Prudential | 395,491 | 236,975 | | | |
| Royal Indemnity | 8,324 | 2,254 | | | |
| St. Paul-Mercury Ind. | 2,570 | 253 | | | |
| Security Mut. Life | 12,722 | 3,764 | | | |
| Shelby Mutual Casualty | 1,292 | 17 | | | |
| Standard Accident | 75,735 | 38,807 | | | |
| Sun Indemnity | 894 | 428 | | | |
| Time | 914,669 | 412,476 | | | |
| Travelers | 912,402 | 614,253 | | | |
| Union Labor Life | 5,885 | | | | |
| United Benefit Life | 89,875 | 32,026 | | | |
| United National Indem. | 166 | | | | |
| U. S. Casualty | 1,072 | 1,162 | | | |
| U. S. F. & G. | 13,987 | 4,030 | | | |
| U. S. Guarantee | 353 | | | | |
| Washington National | 416,239 | 212,819 | | | |
| Western Cas. & Surety | 847 | 105 | | | |
| Wis. Casualty Assoc. | 29,294 | 12,406 | | | |

STEAM BOILER & MACHINERY

| | Net Preme. | Paid Losses |
|-----------------------|---------------|----------------|
| Aetna Cas. | —858 | 1,193 |
| Amer. Employers | 5,279 | |
| Amer. Guar. & Liab. | 18,300 | 415 |
| American Fe. | 18,956 | |
| Columbia Casualty | 18,956 | |
| Continental Casualty | 10,287 | 540 |
| Eagle Indem. | 1,468 | 256 |
| Empl. Liability | 17,896 | 8,562 |
| Empl. Mut. Liab. | 25,389 | 6,984 |
| Empl. Re. | 25,000 | |
| F. & C. | —9,042 | 4,437 |
| General Cas., Wash. | 4,413 | |
| Globe Indem. | 6,213 | |
| Hartford Stm. Boiler | 2,990 | 1,423 |
| Lond. Guar. & Liab. | 7,413 | 28,064 |
| Lumb. Mut. Cas., Ill. | 6,323 | 534 |
| Maryland Casualty | 18,750 | 16,358 |
| Metropolitan Casualty | 29,941 | 20,955 |
| Mutual Boiler | 33,093 | 15,455 |
| Ocean Accident | 14,173 | 946 |
| Phoenix Indem. | 2,738 | |
| Royal Indem. | 6,036 | 5,874 |
| Security Mut. Cas. | 179 | |
| Standard Accident | 497 | |
| Travelers Indem. | 180,177 | 195,973 |
| Totals | \$ 495,890 | \$ 307,966 |
| 1944 | 877,215 | 195,334 |

CREDIT

| | Net Preme. | Paid Losses |
|---------------------|---------------|----------------|
| Amer. Credit Indem. | \$ 30,619 | —137 |
| Empl. Re. | 5,188 | |
| General Re. | 3,380 | |
| Totals | \$ 39,392 | —137 |
| 1944 | 52,579 | —951 |

LIVE STOCK

| | Net Preme. | Paid Losses |
|------------------------|---------------|----------------|
| Badger Mut. Live Stock | 1,566 | 688 |
| Hartford A. & I. | 316 | |
| Hartford Live Stock | 29,807 | 10,520 |
| Totals | \$ 31,689 | \$ 11,208 |
| 1944 | 27,324 | 15,168 |

SPRINKLER & WATER DAMAGE

| | Net Preme. | Paid Losses |
|--------------------|---------------|----------------|
| Indemnity of N. A. | 85 | 47 |
| Maryland Cas. | 1,854 | 315 |
| Phoenix Indem. | 48 | |
| U. S. F. & G. | 1,012 | 363 |
| Totals | \$ 3,799 | 725 |
| 1944 | 10,992 | 2,011 |

Correction in Mich. P.D. Total

Through an error, total property damage and collision premiums in Michigan in 1945 were reported at \$25,391,576. This figure should have been \$15,391,576.

Hardware Mutual Agents Confer

More than 80 agents from Wisconsin and Michigan attended a sales conference at the home office of the Hardware Mutual Casualty and Hardware Dealers Mutual Fire. Outside speakers included M. D. Graham, Jackson, Mich., on "Better Selling for Better Living;" Frank McDonald of Time, who discussed "National Advertising;" and R. C. Salisbury, safety director Wisconsin motor vehicle division, who explained the new safety responsibility law.

Calls for Aviation Experience

The New York department has issued a call to all groups and companies writing aviation insurance business in the state to furnish experience figures for 1945 business.

Iowa and Wichita Named Nation's Safest

Iowa and Wichita, Kan., have been named the safest state and city respectively by the National Safety Council. States which won first place in their divisions were Texas, Connecticut, Utah and Iowa. Cities which won first place in their population groups were Buffalo, N. Y.; Oakland, Cal.; Evanston, Ill.; Lynchburg, Va.; Stillwater, Okla., and Wichita. Special award was made to Oak Ridge, Tenn., home of the atomic bomb for its achievement in holding down traffic accidents in the face of rapid growth.

California Casualty Finals

California casualty figures for nine additional companies have been reported as follows: Automotive total premiums \$1,019,370, losses \$174,431; P.D. and collision premiums \$700,072, losses \$145,488; other auto premiums \$319,298, losses \$28,943. Colonial had premiums of \$1,713,221, losses \$653,329; auto liability \$183,599 and \$10,877; other liability \$43,871, \$1,159; workmen's compensation \$1,132,603, and \$519,167; P.D. and collision \$268,725, \$110,352. General Accident total premiums are \$1,315,611 and losses \$574,360. Other lines divided: auto liability \$351,398, \$182,587; other liability \$111,699, \$43,396; workmen's compensation \$112,464, \$39,330; plate glass \$18,396, \$8,912; burglary \$40,597, \$16,681; P.D. and collision \$432,512, \$207,000; accident and health \$247,673, \$75,545; steam boiler \$903 and 0.

Golden State Mutual Life accident and health premiums were \$591,282 and losses \$153,462. Guaranty Union Life accident and health premiums were \$218,230 and losses \$76,093. Hospital Service of Southern California had premiums of \$1,178,242 and losses of \$850,874. Industrial Indemnity had total premiums of \$3,032,809 and losses of \$933,879, all workmen's compensation. Industrial Indemnity Exchange had total premiums of \$6,111,758 and losses of \$2,680,957, also all workmen's compensation. Massachusetts Protective had A. & H. premiums of \$595,505 and losses of \$255,755.

California total premiums and losses and by lines now are increased as follows:

| | 1945 | 1944 |
|--------------------|---------------|---------------|
| Total Preme. | \$216,411,884 | \$204,283,928 |
| Total Losses | 99,212,344 | 83,835,133 |
| Auto B. I. Preme. | 39,262,878 | 28,748,470 |
| Auto B. I. Losses | 12,938,439 | 9,139,956 |
| Other Liab. Preme. | 12,411,774 | 10,339,662 |
| Other Liab. Losses | 2,065,091 | 1,728,480 |
| W. C. Preme. | 71,607,998 | 79,642,706 |
| W. C. Losses | 35,489,750 | 32,881,725 |
| Fid.-Sur. Preme. | 8,504,382 | 7,330,572 |
| Fid.-Sur. Losses | 1,297,013 | 358,825 |
| Glass Preme. | 1,145,796 | 927,695 |
| Glass Losses | 523,557 | 479,468 |
| Burg. Preme. | 4,730,996 | 3,540,300 |
| Burg. Losses | 1,499,850 | 900,036 |
| P. D.-Coll. Preme. | 30,399,890 | 24,744,277 |
| P. D.-Coll. Losses | 20,365,202 | 12,151,899 |

1945 Casualty Leaders in MINNESOTA

| | 1945 | 1944 | 1943 | 1942 | 1941 |
|----------------------------|-------------|-------------|-------------|-------------|-------------|
| State Farm Mut. Auto, Ill. | \$3,064,596 | \$2,282,130 | \$2,000,900 | \$2,338,843 | \$2,221,931 |
| Empl. Mut. Liab. | 2,485,723 | 2,448,062 | 2,348,470 | 2,179,950 | 2,072,882 |
| Anchor Casualty | 1,636,736 | 1,431,097 | 1,256,020 | 1,254,755 | 1,304,000 |
| Lloyds, Minneapolis | 1,250,930 | 931,128 | 883,011 | 979,759 | 1,130,425 |
| F. & C. | 1,195,454 | 1,095,937 | 1,076,163 | 543,702 | 616,110 |
| St. Paul-Mercury Indem. | 1,191,467 | 1,012,502 | 820,302 | 896,723 | 832,515 |
| Aetna Casualty | 1,168,717 | 1,216,800 | 935,125 | 1,368,512 | 857,390 |
| Aetna Life | 573,937 | 494,651 | 439,592 | 345,550 | 318,919 |
| Hardware Mut. Cas., Wis. | 1,104,392 | 914,313 | 790,122 | 840,156 | 922,205 |
| Travelers | 1,017,063 | 680,872 | 568,590 | 1,145,228 | 642,247 |
| Travelers Indemnity | 775,666 | 607,841 | 588,654 | 657,493 | 659,748 |
| Iowa Mut. Liab. | 1,006,491 | 608,050 | 585,250 | 377,915 | 538,977 |

Casualty Leaders in 1945 in MISSOURI

tioner
requ

er Carey o
fore a join
Underwrit
and Sure
of New Jer
ness of the
w Jersey fa
es in this re

s in part to
ey insurance
islation. An
ing the rating
New Jer
suggestions
u even more
present. He
e, he would
for face-to-
lems.

ot Liable

eals affirmed
court of St.
as not liable
rformed by
ouis county
liability pol-
for his mal-
opsies being
ne policy.

enied liabil-
ered the in-
con and not
hat the au-
ct as cor-
sonally be
coroner, but
liable as a

ne company
e deceased
urt was of
as intended
professional
official. It
icipated per-
rurer would

41,696,928
23,512,517
1,900,462
1,172,608
1,121,398
215,395
75,728
644
26,743
27,344
20,514
4,924

TA

1941
\$2,221,981
2,072,982
1,304,000
1,130,425
616,110
832,515
857,200
218,619
922,205
642,267
659,748
538,977

RI

1941
\$1,444,497
1,900,135
908,780
731,054
853,770
1,293,454
1,085,466
39,565
731,054
1,037,394
589,394
234,526
646,535
8,533

Are You A Sidewalk Engineer?

...or do you get right in
on the job
—and Sell Bonds...

Why be on the outside looking in when you can be on the inside looking up?

Why stand by and let the coming building boom be nothing but a bust to you?

Your opportunity to build up bigger and better business is here today for the sales potentialities of Contract Bonds are greater than ever before.

So that you may get this good business in the easiest and quickest ways, the Employers' Group offers every assistance possible. We have many special field men, thoroughly trained in all Bonding lines, working with agents on the selling front. Our underwriters are fully competent, prompt and considerate of your problems. And as for our claim organization and policy, we offer the kind of service contractors and agents like to get.

Write for complete information on all types of Suretyship, so that you may get in on the job and sell bonds.



Our magazine advertising in "Time," "Saturday Evening Post" and "American Home" makes it easier for you to sell prospects.



Our coast-to-coast radio program featuring Cedric Foster every Sunday at 6:30 P. M. E. S. T. makes it easier for you to sell prospects.



Our special direct mail campaigns that tie-in directly with our radio and magazine advertising, make it easier for you to sell prospects.

THE EMPLOYERS' GROUP

SURETYSHIP INSURANCE

Fidelity, Surety — Fire, Inland Marine, Casualty, and Aircraft

THE EMPLOYERS' LIABILITY ASSURANCE CORP., LTD.
THE EMPLOYERS' FIRE INSURANCE CO.
AMERICAN EMPLOYERS' INSURANCE CO.

ONE LIBERTY SQUARE, BOSTON 7, MASS.



*It Pays to be
The Man with The Plan*

Casualty Future Is Bright: Dunathan

Predicts New Era with Medical Cover in Liability Field

AKRON—The future of casualty insurance offers great opportunities L. M. Dunathan, assistant secretary Shelby Mutual Casualty, said in his address to the Ohio Association of Mutual Insurance Agents here this week.

Speaking on "Future Developments in Casualty Insurance," Mr. Dunathan said there are eight responsibilities imposed upon insurance producers. Summarized, they include (1) a knowledge of the business, (2) a definite working program, (3) sale of modern coverage, (4) cultivation of each insured, (5) adaptability to changes, (6) expect competition, (7) prepare for fewer price advantages, (8) "be an insurance man."

Fulfilling requirements means the producer will raise the standards of the insurance industry, perform valuable services for the public, justify and perpetuate the agent's position in the industry

and, most important to the agent, secure prosperity, asserted Mr. Dunathan.

Changes in Liability Field

Reviewing the development of medical payments coverage in the casualty field, Mr. Dunathan said: "It may well mark the beginning of a new era in the liability field, a change from liability for negligence to a combination of liability and accident insurance. The public has persisted in regarding liability coverage as accident insurance for damage to third parties and there is an increasing tendency of legislatures and courts to subscribe to the same view. There is a strong sentiment growing in intensity that victims of accident be compensated regardless of who was responsible."

Mr. Dunathan remarked that it was commendable that the insurance industry had recognized this public demand and has great significance for the future.

Medical Coverage Not Novel

"Medical payments coverage is not new," said Mr. Dunathan. "For years automobile liability insurance has provided expenses for first aid or the expense of such immediate medical and surgical relief as was imperative at the

time of the accident. Companies generally have paid nuisance claims despite the fact that there was no liability in order to avoid a law suit and the expenses involved in its trial. So, the development of medical payments coverage was actually only a general recognition of previous practices, but was made available to all insured at a nominal charge."

While this was "viewed with alarm" by some underwriters and claim men, Mr. Dunathan stated that medical payments coverage has not proven costly. As a matter of fact it has avoided some claims that might have been subsequently presented to the company.

Trend to Comprehensive Policies

Another significant trend discussed by Mr. Dunathan was that of comprehensive policies. Because such contracts provide broad coverage which almost eliminates the possibility of an uninsured loss, comprehensive liability policies are warmly received by the insuring public, he stated. As a consequence, the latest development in the comprehensive program is multiple-line underwriting. Mr. Dunathan claimed that the broadening of underwriting powers of both fire and casualty companies may have far reaching effects. He said that it was already adopted in five

states: Massachusetts, Connecticut, New Jersey, Pennsylvania and North Carolina.

Additional Features for Pa. Federation Rally

Plans have been announced for luncheons May 8 at Philadelphia during Pennsylvania Insurance Days on industrial health and accident insurance and on fire insurance, and for a luncheon gathering May 9 on life insurance.

At the fire insurance luncheon, Frank H. Thomas, president of Fire Association, will preside. The speakers are Reed M. Chambers, president U. S. Aviation Underwriters, "Aviation Insurance"; Morton V. V. White, Allentown, president Pennsylvania Association of Insurance Agents, "An Agent's View of Current Problems"; A. L. Kirkpatrick, manager insurance department U. S. Chamber of Commerce, "Underinsurance—What About It?"

Zone 1 Parley at Hartford

Discussion of the rating bills that will be taken up at the Portland convention of the National Association of Insurance Commissioners was the principal feature of the zone 1 meeting of N.A.I.C. at Hartford, Commissioner Allyn of Connecticut, the host commissioner, was re-elected to represent the zone on the N.A.I.C. executive committee. Deputy Commissioner Gough of New Jersey was re-elected as zone chairman.

At a luncheon Tuesday Gov. Baldwin told the group that "the next 10 years really spell the fate of insurance as private enterprise. A great deal of responsibility rests upon the shoulders of insurance commissioners."

Chief executives of Hartford companies were hosts at a dinner Tuesday. Morgan B. Brainard, president of Aetna Life, was toastmaster.

Dewey Signs Several Bills

Gov. Dewey of New York has approved bills which permit a broker or agent to retain commissions on insurance placed on his own property provided they do not exceed 5% of his annual commissions; set up a statutory assigned risk automobile liability plan in place of the present voluntary plan; require fire and casualty companies to obtain vouchers for expenditures of \$100 or more, as has been required in the past of life companies; and remove any question of the superintendent's right to issue licenses to brokers and agents of other states on a reciprocal basis.

Oil Men Hold Safety Parley

Karl F. Vasen, president of Commercial Standard, attended the safety conference sponsored by the insurance and safety committee of the American Association of Oil Well Drilling Contractors in Tulsa, Oklahoma on April 2. The conference was held to discuss the field program relating to reducing accident and insurance costs and lay definite plans for extending the program in Oklahoma. Chester Napps, Oklahoma City manager of Commercial Standard, spoke on "Insurance Companies' Part in the safety Program."

N. J. Hospital Assns. Report

New Jersey Hospital Association figures have now been received. They are:

| | Premiums | Losses |
|-----------------------------|-------------|-------------|
| Hosp. Serv., N. J. | \$6,939,487 | \$4,266,682 |
| Hosp. Serv., Perth Am. | 165,304 | 114,750 |
| Hosp. Serv., Rahway | 67,766 | 43,896 |
| Med. Serv. Adm., N. J. | 5,998 | 5,541 |
| Med. Surg., N. J. | 317,796 | 207,453 |
| Totals | \$6,596,351 | \$4,638,342 |
| 1944 | 4,975,817 | 2,646,060 |

This increases total premiums for casualty business in New Jersey to \$97,925,279 and total losses to \$43,055,157.

Ohio Insurance Co. has been licensed to write fire and allied lines in Oklahoma.

FIRST AID FOR POSTWAR PROGRAMS

All the public liability, property damage, personal property protection any individual needs, wants or has any business to have . . . all in one simple, logical contract.

You make one solicitation covering 22 separate forms of protection, each plainly scheduled in both the app and the policy . . . not 22 solicitations, each offering a single form of coverage.

Flexibility to the 'nth degree . . . you come down to the buyers actual needs as opposed to the more difficult process of trying to trade him up to the coverage he should have.

Produces larger average size sales, larger earnings per call, by providing a sound, efficient, understandable protection program instead of the usual miscellany of individual policies.

Lets you review the coverage with your policyholder every renewal date, adding additional coverage as required by changing circumstances.

Supplies immediate first aid for your postwar personal growth program. Write the Agency Department today and ask about "CQ," the contract pioneered by Continental in answer to expressed public desire for broader, better protection in a single contract.

CONTINENTAL CASUALTY COMPANY

Chicago 5, Illinois

Premiums Await Insurance Field as Fraud Boom Result

The recent announcement of a national program planned by 90 local Better Business Bureaus to educate the public against being duped by sharpers, confidence-men and forgers was regarded by local insurance men as a timely opportunity to place renewed emphasis on the sale of fraud bonds and depositors' forgery bonds. Many feel that this program is satisfying evidence that they and their home offices had long been performing a public service in warning against the dangers of forgery and alterations, one of the most common, yet most serious offenses committed by one criminal.

This national program was conceived in New York City when local business leaders, alarmed by the operations of confidence-men and forgery rings, urged a meeting of representatives from principal cities throughout the nation and, as a consequence 300 prominent business men representing the 90 local Better Business Bureaus gathered to discuss the current problems. It was pointed out at this meeting that at no time in the history of the nation has there been so much cash in the hands of so large a group of citizens and it was tantamount to duty for the business man in every community to help safeguard the savings which had accumulated. It is estimated that this wealth, acquired by over 85 million civilians and several million service men and women, aggregates in excess of \$185 billion of which only \$65 billion were saved during the years immediately preceding World War II. The unfortunate experience of many Liberty bond holders of World War I, when \$400 million worth of securities were fraudulently obtained by confidence-men, has spurred this committee into action.

This bureau program is, in essence, a re-emphasis of the slogan "Before you invest—investigate" and offers as part of the program a regular news release to those who desire current information. Taking advantage of this unsolicited but nevertheless welcome assistance, a local surety man recently developed a unique but effective approach. He believes that many of the intended victims of the frauds will include those who hold responsible positions in business and it is quite likely that the bait of becoming "independently wealthy" by making a substantial investment will cause many morally weak employees to embezzle company funds. He sees this as a genuine opportunity to promote the sale of blanket fidelity bonds and the depositors' forgery bond as a companion contract. His plan is to offer the latter contract at 50% of the net manual premiums by endorsing it to exclude employee forgeries, since cover would be provided under the blanket fidelity contract.

Many insurance men are members of local Better Business Bureau associations, and, as a consequence, are in direct contact with this program. It is apparent, therefore, that the efforts of the insurance men and the bureaus can complement each other to the ultimate benefit of the community.

Stevedoring Back Wages

The Compensation Insurance Rating Board of New York has ruled that the retroactive wage increase for stevedores in the port of New York Oct. 1, 1945, to Feb. 11, 1946, is to be excluded from compensation audit covering stevedoring risks. The board pointed out that the award of increased wages was not made until 4½ months after the date back to which the increased wages were to apply. There is little likelihood of any material increase in losses because of accidents occurring during the retroactive period. There is in effect an agreed ben-

efit rate for longshoremen without prejudice to the right of the individual to prove that he is entitled to a higher rate. Under normal rate-making procedure the increase in the wage rates brought about by the award will not be recognized in manual rates for these classifications until the next general rate revision. Overtime is not subject to deduction in the stevedoring industry.

Los Angeles Spring Festival

LOS ANGELES—The annual spring festival of the Surety Underwriters As-

sociation of Southern California was held, with entertainment and a floor show by professionals. President F. S. Plews expressed the hope next year the association would be able to return to its former practice of having members write the show and take all the roles.

Lay Plans to Greet Leslie

LOS ANGELES—Plans to greet and confer with William Leslie, general manager National Bureau of Casualty & Surety Underwriters, were made at the

April meeting of the Casualty Insurance Association of Southern California. The advisory committee, consisting of Leland Mann, Aetna Casualty; F. A. Rowley, Globe Indemnity, and J. E. Joseph, Ocean Accident, was authorized to arrange a schedule of business and pleasure. Mr. Leslie will visit in Los Angeles May 27-29 with members of his staff. There will be a conference of the committee and chairmen of standing committees with Mr. Leslie, then an open meeting with managers and their assistants attending.

The Home of HUMAN SECURITY

Tailor it to fit your prospect's needs!

Our new SUPREME Income Disability POLICY

Pays a monthly indemnity for disability resulting from either accident or sickness . . . Pays as long as disability continues—even for LIFETIME . . . can be written with any one of six different waiting periods—or with benefits payable from the FIRST DAY . . . can be sold with these OPTIONAL EXTRA BENEFITS:

- HOSPITALIZATION
- SURGICAL FEES
- ACCIDENTAL DEATH
- MEDICAL CARE

The finest—the most FLEXIBLE—the most complete—and the most SALEABLE income protection contract on the market today! A complete sales kit is yours for the asking!

ONE
of the
OLDEST

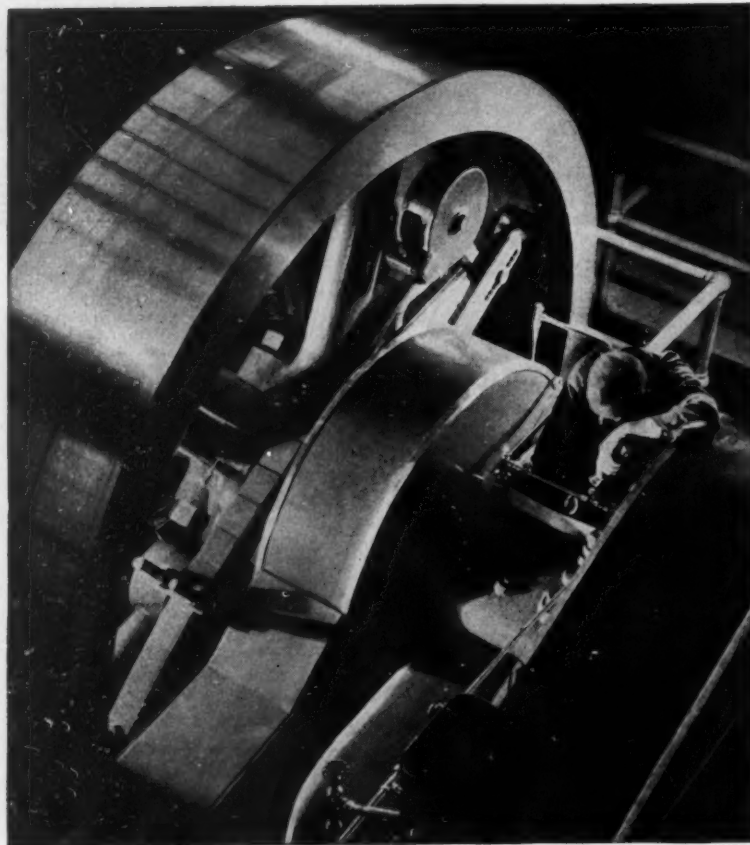
**PROVIDENT
LIFE AND ACCIDENT
INSURANCE COMPANY**

CHATTANOOGA 2, TENNESSEE

in the A & H Field

ONE
of the
LARGEST

Life : Accident : Sickness : Group : Hospital



Help turn the "Wheels of Progress" in your town

For yet some time new power equipment will be hard to get quickly. For the most part, industries must turn out their peacetime products with the same power units they used for war production. This overworked equipment should, by all means, be having regular inspections of the type made by Hartford Steam Boiler.

This situation provides a first-rate opportunity for agents and brokers. Many of them are helping both their clients and their agencies by arranging for Hartford Steam Boiler policies.

You, as an agent, will find that the Special Agent of the Hartford Steam Boiler in your district is ready and willing to help you with all necessary technical information. He can offer many practical suggestions on soliciting and servicing this essential line.

Here's another job the Special Agent is doing now. If you have men returning from the Armed Forces, he can aid you in reorienting them in the selling and servicing of boiler and machinery business.

Hartford Steam Boiler has the largest field staff of specialists in the country (both Special Agents and Inspectors) whose work is solely power-plant protection. This staff draws upon the experience acquired by the Company in 80 years of concentrating on this one specialized line.

Why not decide now to put more of this business on your books? Call in your Hartford Steam Boiler Special Agent and get a plan going. Never was the opportunity more timely.



The Hartford Steam Boiler Inspection and Insurance Company
HARTFORD, CONNECTICUT
FOR POWER-PLANT INSURANCE, IT PAYS TO CHOOSE THE LEADER

Late Fire News

Set Up Insurance Unit in War Assets Agency

WASHINGTON—War assets administration, latest government agency for disposal of surplus property, has "borrowed" Hugh Stephenson, Chicago insurance man, from the RFC, where he has headed the insurance division for several years, to organize an insurance unit and formulate an insurance program for the new agency.

Two Divisions Combined

Meanwhile, the RFC insurance division has been combined with the RFC liquidation division under the general supervision of R. J. Taylor. The insurance section thereof will continue to run along about as usual.

The RFC insurance section has a new claims unit for handling insurance claims and uninsured claims arising from RFC warehousing operations, railroad and ocean shipments, etc.

Bloome Temporarily in Charge

While Mr. Stephenson is spending most of his time at war assets, W. L. Bloome, assistant chief of the RFC insurance unit, is temporarily in charge. The WAA insurance program is expected to follow rather closely along lines of the RFC program, but limited to matters connected with the disposal of surplus property. But when war assets sells surplus property on an installment payment plan or leases such property, it demands insurance protection until its financial interest is satisfied. The types of insurance are the same as those demanded by RFC on its leased properties and installment sales. At present the WAA insurance work is in the stage of determining upon procedure. The new insurance division comes under A. J. Fushman, deputy administrator for operations, who was formerly Detroit manager for RFC.

Missouri Tax Bills Signed

JEFFERSON CITY—Gov. Donnelly has signed two bills passed by the Missouri general assembly setting up tax rates on intangible personal property. One of the bills assesses a tax of 2% on all premiums paid mutual insurance companies. The other bills fixing the same rate for other types of insurance companies are also on the governor's desk, as is the basic intangible tax measure which sets a rate of 4% on the yield of intangibles.

Equalize Mississippi Tax

A bill to equalize premium taxes between domestic and foreign companies was passed by the Mississippi legislature on the last day of its session. The bill, originally introduced to require report and payments annually in February of each year rather than semi-annually, was amended in committee to equalize the tax as between the two types of companies.

Special Session in Wyoming

CHEYENNE—The Wyoming legislature has been called into special session beginning April 15. The subjects called for consideration are veterans housing and matters affecting teachers, but the summons is "open", so the legislature can consider insurance measures if any are offered.

Chavanne Takes New Title

The Anchor Agency in the Board of Trade, Chicago, has taken over the midwestern business of the New York brokerage firm of Schiff, Terhune & Co., and John J. Chavanne, Jr., president of Anchor, has been elected resident vice-president of Schiff, Terhune.

The mid-west office of Schiff, Terhune will move in with the Anchor agency.

Free Enterprise System Is Supported in Pamphlet

A pamphlet, "Here We Take Our Stand," has been prepared by the legislative advisory committee of the National Association of Insurance Agents in its campaign to remove threats to the American system of free enterprise caused by recurring labor-management disputes. Appeal is made to business men everywhere for their support in this effort. Copies are being mailed to members with the suggestion additional copies be purchased for distribution to leading business men. Additional copies are priced at 3 cents each.

The pamphlet stresses the National association stands in support of all who benefit from American business and reviews the action of the executive committee in calling members into action in support of American business and free enterprise. It also notes the overwhelming affirmative response from state associations of agents.

Fankouser to Manufacturers

Harold Fankouser, who for the last year has been a fire underwriter with the Moore, Case, Lyman & Hubbard agency, Chicago, has resigned and been appointed underwriter of Manufacturers Fire there. Before going with Moore-Case he was for 2½ years in the army, and previously was a fire underwriter with Standard Fire of New York in Chicago.

Harbor Co. Seeks Cal. License

LOS ANGELES—Harbor Insurance Co. of San Diego has filed application with the insurance department for a license. The company will start with \$150,000 capital and \$180,000 surplus, the entire sum subscribed by the incorporators, with no public sale of stock. Directors are F. E. Davis, Ed. T. Hale, F. E. Lindley, F. M. Rohr, M. H. Golden, I. M. Schulman and D. D. Williams.

**No
Business
Direct**



**NATIONAL SURETY
CORPORATION**

VINCENT CULLEN
President

Domestic Servants Covered in N. Y.

(CONTINUED FROM PAGE 19)

premium adjustment, as well as changing policies issued in the future to exclude common law liability.

He explained that the amendment will work out in the following way:

"When an injured domestic files a just claim against an uninsured employer with the Workmen's Compensation Board, we shall make an award. This award must be paid by the employer in full and at once.

"If he does not, we simply deposit our claim with the court and within ten days get a summary judgment, which is collectible in the usual way. There is no trial. It makes no difference whether the accident was the servant's own fault.

"The employer is not, however, subject to the criminal penalties that industrial employers are; that is, he cannot be imprisoned for one year, or fined \$500, or both, for neglecting to insure his servants."

Private company rates for workmen's compensation insurance will cost \$25.14 a year for one "in" servant, \$33.32 for one "out" servant. For more than one "in" servant the rate drops to \$20.14 a year; for more than one "out" servant the rate correspondingly drops to \$28.32 annually.

Rates may vary according to the individual risk involved.

Awards made by the workmen's compensation board are for two-thirds the employee's average weekly wages, up to a maximum of \$28 a week, for a number of weeks which varies with the severity of the injury.

According to a state labor department estimate, approximately 45,000 domestic servants in the state's 17 largest cities will be affected when the new amendment becomes effective next January.

Research Provides Scientific Approach

(CONTINUED FROM PAGE 19)

ward company management, government regulation, need for new coverages, etc., were not given much attention until recently.

Other Profitable Surveys

Little has been done in market research of potential insurance which could be sold, he said. The few surveys made can be classified according to consumer opinion on coverage they intended to buy, agents' opinion as to coverage which they believe will be sold, and estimates of insurable risks which are not covered. According to one survey of small home owners, 52% of the people questioned intended to take out some form of casualty insurance on their homes. Another survey made of a small community in California discovered that roughly 50% of the families take out additional fire insurance, 20% additional life insurance, and 17% additional casualty insurance, over and above their initial purchase.

According to one study, the majority of agents believed that their best potential markets for casualty insurance would be in the automobile comprehensive lines. Windstorm, automobile collision and use and occupancy insurance. Among statistical estimates of insurable risks, one showed that in 1938 the market in New York city for fire insurance on homes was 50% covered for the fire insurance, furnishings only 18%, passenger automobiles 20% and health and accident needs 13%.

His own organization has now completed one major study on workmen's compensation, to be published soon, "workmen's compensation insurances: monopoly—or free competition?" An-

other covers the employment opportunities in casualty and surety insurance, in process of being published under the title: "A Career for You."

Adjusters Association to Meet

The National Association Independent Insurance Adjusters will hold its annual business meeting at the Benjamin Franklin hotel in Philadelphia June 6-8.

Conn. Field Club Nominates

The following officers have been nominated by the Connecticut Field Club for election at the annual meeting in Springfield in May:

President, Clifton B. Austin, Aetna; vice-president, Ernest F. Jordan, Automobile; treasurer, J. L. Moffitt, U. S. Fire, and secretary, C. W. Hardy, New Hampshire.

Home Appoints Hunter Van Lear

Home has appointed Hunter Y. Van Lear special agent in Virginia. He has extensive training in fire protection and engineering throughout the southern states.

Harold V. Smith, president of Home, is making a trip to the Pacific coast.

Three Great American Changes

Great American has made three promotions in the western department.

Miles C. Formo, former hail special agent, has returned from the navy where he was a lieutenant, and has been appointed assistant manager of the farm and hail department under Manager T. G. Dahl.

Arvid E. Sutherland, special representative, has been made agency superintendent.

Robert M. Gillette, farm underwriter, has been appointed field supervisor of the farm department in the western office at Chicago.

Central Surety CONTRACT BONDS

Assure the Complete Performance of Contracts According to Plans and Specifications

Skilled contractors with good records for performance merit the confidence of architects and engineers. Protection against the unforeseen and unpredictable is of equal importance. The cost of a Central Surety guarantee of complete Performance and Price is nominal—new rates are lower than ever.

Central Surety agents, active in all states, promptly furnish "Perform or Pay" contract bonds on all types of construction.



CENTRAL SURETY AND INSURANCE CORPORATION

HOME OFFICE KANSAS CITY, MISSOURI

R. E. McGINNIS, President

SAN FRANCISCO

CHICAGO

NEW YORK

This advertisement appears in leading Architectural and Contracting publications

CASUALTY PERSONALS

W. M. Walker, resident vice-president of Fidelity & Deposit in Los Angeles, celebrated his 30th anniversary with the company. For the entire period he has been in Los Angeles. Associates in the office, home office officials and friends from other offices joined in felicitations. He is the dean of surety underwriters and officials in Los Angeles.

He was graduated in 1908 from Stan-

ford University and started in insurance with American Surety. Later he was with Globe Indemnity, then in 1916 went with F. & D. In 1928 he was made resident vice-president and head of the Los Angeles office.

F. J. O'Neill, retired president of Royal Indemnity, is returning east shortly from Tucson, Ariz., where he has been wintering. He goes to Hamilton,

N. Y., where he follows closely the football practice at Colgate University, being a friend of Coach Andy Kerr and a former football coach there himself. He always remains at Hamilton throughout the football season in the fall and then heads south. Prior to this year he had been passing his winters at St. Petersburg, Fla.

E. C. Stone, U.S. manager of Employers Liability group, who will speak before the insurance membership group of the Union League club, Chicago, April 17, with his wife went on an interesting trip to London, both ways by air. They left Prestwick, Scotland, Sunday morning at 9:30 and arrived at La Guardia Airport at 11:20 p.m. Getting a plane out of New York at 1:30 a.m., they got into Boston at 2:45 a.m. Thus they had the experience of having breakfast in Scotland on Sunday morning, and having breakfast in their apartment in Boston on Monday morning.

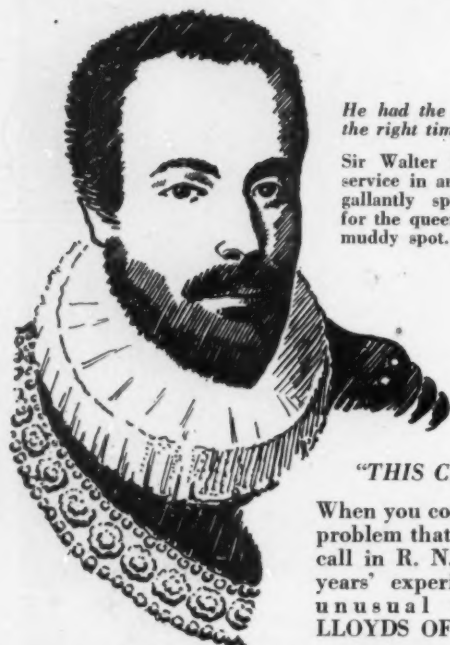
Ralph W. Gabriel, superintendent of production for Hartford Accident in Los Angeles, observed his 25th anniversary with the company April 1. He started in San Francisco in 1917, became assistant superintendent in the accident department in 1923 and superintendent in 1925; was transferred to Los Angeles as casualty underwriter in 1931, and was advanced to his present position in 1941.

Elmer C. Anderson, superintendent of the bonding department in the home office of the Employers group, was a visitor in the southern California branch in Los Angeles.

Crispen, who was associated with Donahay in the Ohio state government. Three insurance superintendents served under Donahay—Harry Conn, Judge Taggart and W. C. Safford, who is vice-president of Western & Southern Life.

Morgan T. Davis, 76, whose body was found in a ravine near Cayuga, Ind., after he had disappeared from a railroad train en route back to Chicago from a rest in Miami, was one of the older brokers of that city. He had office in the Insurance Exchange branch of Continental Casualty for the last 13 years but had done business with the company for about 35 years, principally accident and health. Mr. Davis' death at first propounded a mystery, as his hat, top and suit coats and baggage were missing and he was wearing a sweater. It is thought he became ill from a heart ailment and descended from the train when it stopped at a water tank six miles from where the body was found.

SERVICE in unusual ways



He had the right answer at the right time.

Sir Walter Raleigh was of service in an unusual way—gallantly spread his cloak for the queen to pass over a muddy spot.

"THIS CASE IS DIFFERENT"

When you come up against an insurance problem that is different, that's when to call in R. N. Crawford & Co. Over 30 years' experience being of service in unusual ways. Representative for LLOYDS OF LONDON.

R. N. CRAWFORD & CO., Inc.

120 So. La Salle St., Chicago. Tel. Randolph 0750

Headquarters for "OUT-OF-THE ORDINARY" Contracts

MANY AGENTS GETTING

EXTRA CASH
—You Can Too!

LOOK at the figures on the map. They show a few of many cases . . . in which a single sale of Credit Insurance pays the agent \$250, \$500, \$1,000 and more a year. Right now, among your clients, are manufacturers and wholesalers who are wondering if business failures will pile up again as they did after World War I . . . wondering if their accounts receivable will be paid when due . . . and American Credit Insurance is the answer to their problem.

Our "Credit Insurance File" gives you the basic sales information you need. For a copy address: American Credit Indemnity Company of New York, First National Bank Building, Baltimore 2, Maryland.

J. H. Fadden
PRESIDENT



**American
Credit Insurance**

Guarantees Payment of
Accounts Receivable

Offices in Principal Cities of United States and Canada

DEATHS

Mrs. Grace Galbraith Behrens, widow of the late Herman A. Behrens, former chairman of Continental Casualty and president of Continental Assurance, died from pneumonia at the family home on Belvedere Island in San Francisco Bay. Services were held in San Francisco. Mrs. Behrens was about 65. Their daughter, Barbara Ballantine, and her children, Barbara Elizabeth and Norman, were with Mrs. Behrens. The son-in-law, Norman A. Ballantine, recently returned from three years service in the army.

Alvin Victor Donahay, 72, president of Motorists Mutual, died Monday in Grant Hospital, Columbus. He served three terms as governor of Ohio and one term as United States senator. He had been president of Motorists Mutual since 1929.

Mr. Donahay had not been an active factor in the administration of Motorists Mutual. Secretary and general manager of Motorists Mutual is Carl

James R. Parker Retires from South Carolina Bureau
ATLANTA—James R. Parker, completing long service as manager of the South Carolina Inspection and Rating Bureau of the S.E.U.A. has retired and will be succeeded by his assistant, Richard Singleton. Warren W. Philbrick, former senior special agent of the bureau, succeeds Mr. Singleton.

In 1902, Mr. Parker joined the staff of the old Southern Inspection Bureau which, a short time later, became the inspection or engineering department of the association. He worked in Alabama, Georgia, North Carolina and South Carolina before becoming manager of the Florida Inspection and Rating Bureau in 1912. He became manager of the South Carolina bureau in 1919.

Mr. Singleton, a native of South Carolina, joined the bureau there in 1924 following his graduation from the University of South Carolina. Beginning as a clerk, he advanced rapidly to assistant manager.

Mr. Philbrick joined the South Carolina bureau in 1923.

Rosa Is Madison President

MADISON, WIS.—At the annual meeting of the Madison Accident & Health Underwriters Association, R. C. Rosa, Illinois Mutual Casualty, was elected president to succeed Irvin Cejka, Business Men's Assurance; Brace M. Stahl, Great Northern Life, vice-president; Louise Uttenweiler, Thoni Insurance Service, secretary; Oscar Thoni, Frank Spector, Al Jennings, Steve Sturlaugson, Emma L. Reiersen and Mr. Cejka, directors.

Underwriters Meet April 18

The Casualty Underwriters Association of Chicago will hold a welcome home dinner to returning service men members April 18 in Kleins' restaurant, 304 South Wells street. The club, inactive for some two years, is being reorganized.

To Revise Occupational Manual

The Bureau of Personal Accident Health Underwriters has appointed James A. Connor, Jr., to its staff. He will aid in revising the occupational classifications manual which is expected to take about two years.

Mr. Connor is a graduate of the University of Pennsylvania where he majored in economics and mathematics. He then entered military service from which he recently was discharged.

Kenney Bay State Club Speaker

Roger Kenney, insurance editor of the "United States Investor," will address the Bay State Club in Boston April 12 on "This Breathless Breathing Spell in Insurance Regulation."

ACCIDENT AND HEALTH

Los Angeles Committee Is Proposing New Group

LOS ANGELES—A special committee of the Accident & Health Managers Club of Los Angeles which has been studying the question of forming an association that would embrace both managers and producers, has prepared recommendations to present to the club at a meeting April 15.

The committee will recommend that a joint committee of the Accident & Health Managers Club and Accident & Health Producers Association of Southern California be named to draft a set of by-laws for a new organization to be known as the Los Angeles Accident & Health Association, and that it affiliate with and pay the excess in dues to the National association.

It proposes the association sponsor such organizations as the Managers Club, Producers Association, Women's Clubs, Quota Clubs, etc.; that no manager shall be an officer oftener than every other year; that not more than two directors shall be selected from any one company or agency; that the managers club by-laws be changed so that the managers can become members of the association.

The managers club would not contribute to the National association as its members would do so as members of the Los Angeles association.

The committee is composed of P. H. Ackerman, Miller, Kuhrts & Cox, chairman; W. L. Thomas, Massachusetts Bonding; George Neale, National Casualty; Walter G. Gastil, Connecticut General, and C. A. Olsen, Cass & Johanning.

Will Recommend Companies Write Cash Sickness Plan

NEWARK—The New Jersey commission on post-war economic welfare is about to recommend a cash sickness benefit plan that would eliminate the state as insurer, either monopolistic or optional, and require employers either to purchase insurance from insurance companies or to self-insure, according to information which the New Jersey state C.I.O. council says it has received as authentic.

The original proposal made in the legislature and turned over to the commission for study provided for a monopolistic state fund. At a hearing several weeks ago various organizations, including the Life Insurance Association of America, urged that if a cash sickness benefit plan were considered desirable the insurance be provided by private companies or through self-insurance. The C.I.O. objected vehemently to this suggestion. Following its receipt of the report that the commission had acceded to it, the C.I.O. issued a blast denouncing the reported proposal in irate language.

Executive Additions to Old American Staff

Recent executive additions to Old American of Kansas City are Joseph J. McGee, Jr., vice-president; T. G. Scanlon, life department manager, and Joseph C. Dodge claim manager.

Mr. McGee is the son of Joseph J. McGee, Sr., treasurer. An army air force pilot, he was recently released as a captain after four years in the service.

Mr. Scanlon was with the Kansas City agency of Mutual Life for 16 years. He entered the business in 1930 and spent most of the time until he entered the navy in agency training work. He was recently discharged as a lieutenant after 28 months service.

Mr. Dodge has been with Mutual Benefit H. & A. in St. Louis and New York city. During the war he was civilian attorney for the army air forces.

Emmett A. Scanlan, former vice-president of Old American, who resigned to

become a lieutenant commander in the navy, has been reelected a director. He is now connected with a Kansas City law firm.

Costigan Speaks in Memphis

R. J. Costigan, president National Association of Accident & Health Underwriters spoke at the Memphis Association's monthly meeting. It was a joint

meeting with the Life Underwriters Association and there were about 200 in attendance.

Harry Putnam, president of the Accident and Health group, and Charles Clayton, president of the life underwriters, were in charge of the meeting.

Family Group Hospital Form

Occidental Life has added a new family group hospital indemnity policy which provides \$3 to \$7 a day hospital benefits for adults 18-59, and \$3 to \$5 per day for children, payable at the full rate

for 60 days, with half benefits for an additional 60 days. The coverage is non-occupational. The basic policy provides up to \$25 indemnity in any one hospitalization for ambulance, x-ray, medicines, etc., and daily indemnity for graduate nurse if necessary in the home within the 120-day limit. Surgical operation schedules may be added, with benefits ranging from \$5-\$100 and \$10-\$200.

Extend Wis. School Coverage

MILWAUKEE—A new blanket accident benefit plan, covering both athletes

"Unforeseen events . . . need not change and shape the course of man's affairs"



Forceful, timely advertisements in national magazines are emphasizing the valuable protective service offered by the Maryland agent or broker.

PEDIGREED...NOT GUARANTEED

THE BEST WATCHDOG in the world can't give you guaranteed protection against a burglar or a robber.

The only sure way to protect yourself against loss is to carry proper insurance. And that means a properly written policy—one that covers the possessions of every member of your family . . . money . . . jewelry . . . furs . . . silver and countless other valuables.

Today, with crime a major postwar problem,

insurance against burglary, larceny, robbery or hold-up is a "must" in the insurance program of every householder . . . of every businessman.

To put your mind at ease, see the Maryland agent in your locality or your broker. Let him tell you about low-cost, all-inclusive property-protecting insurance.

Because the Maryland agent knows his business, it's good business for you to know him. Maryland Casualty Company, Baltimore 3, Md.

THE MARYLAND

MARYLAND ADVERTISEMENTS APPEAR REGULARLY IN TIME-NEWSWEEK-U.S. NEWS

and non-athlete public school students in Wisconsin, is to be introduced at the start of the next school year by the Wisconsin Interscholastic Association.

The program started in 1931 to provide accident insurance for high school athletes in which 30,000 now are enrolled. A separate system of pupil coverage for non-athletes in both elementary and secondary schools was introduced last September, under which 65,000 boys and girls are insured against injury while on school premises. The new plan effective next September permits a school to enroll its entire student body under a blanket coverage. Fees will be based on school enrollment but without individual registration, covering all students automatically.

Has Unusual Ad Campaign

LOS ANGELES—Wm. E. Lebbly, state manager of Massachusetts Indemnity, direct representative of London Lloyds and general agent for General

Accident, is advertising directly to agents and brokers by sending to them a form letter on the subject of "Sowing Seeds of Happiness" and enclosing a package of California native flower seeds. He advises planting them and draws the simile that the seeds represent policies sold and the annual blooms are the guaranteed renewals.

Special Meeting April 12

The Seattle Accident & Health Managers Club has called a special luncheon meeting for April 12 to consider its legislative program for the 1947 session of the legislature. The club is laying plans for combating a proposed state cash sickness benefits bill which is slated to be filed.

Putney Seattle Manager

E. T. Putney, who has been with the Seattle agency of Sunset Life and Sunset Casualty since leaving the security busi-

ness six years ago, has been appointed manager in Seattle.

Bert Odell, vice-president; Fred J. Huch, treasurer, and John W. Wickman,

agency supervisor of North American Life & Casualty attended the opening of larger quarters for the district office in La Crosse, Wis. Walter H. Doepeke is La Crosse district manager.

CHANGES IN CASUALTY FIELD

Employers Group Names

Hart N. W. Dept. Manager

Thomas M. Hart, has been appointed resident manager of Employers group northwestern department, succeeding F. H. Thuss.

Mr. Hart was recently released by the air corps after 44 months of service. He joined Employers group in 1928 and went to Louisiana as field representative and later was in Illinois and Nebraska.

In 1941 he was appointed resident manager of the Oklahoma department and was there until entry into service.

McGuff Returns to Chicago with Maryland Casualty

H. J. McGuff, who has just been discharged from the army after service as a sergeant major, mostly in England, has joined the Chicago office of Maryland Casualty and will serve as special agent in Cook county under Vice-President J. P. Keever.

Mr. McGuff started his insurance career in Chicago, working for the J. J. Coughlin agency and with Ivo W. Buddeke & Co. He then went to Los Angeles and for three years was with the Maryland Casualty branch there before entering service.

Giegold Central Surety Bond Head in East

Henry A. Giegold, who has been with American Surety and New York Casualty 30 years except for service during the first war, has been appointed manager of the fidelity-surety operations in the eastern department of Central Surety at New York. He takes the place of Davis Quinn, who has joined Lumbermen's Mutual Casualty. Mr. Giegold is a past commander of the Veterans of Foreign Wars for New Jersey.

Three Return to Travelers

Three Travelers casualty and surety field assistants have returned from military service. They are Edward K. Beemer, Syracuse; Theodore A. Halfhill, Los Angeles, and George O. Jackson, Dallas.

Mr. Beemer entered the army in 1944 and four months later was discharged to accept a navy commission as a lieutenant (j.g.). He served aboard a baby flat top, the Kasaan Bay, as communications officer and was promoted to lieutenant.

Commissioned a lieutenant (j.g.) in 1944, Mr. Halfhill later was assigned as gunnery and communications officer to the John Hope. When released Mr. Halfhill held the rank of lieutenant.

Mr. Jackson entered the navy in 1944 and was assigned as disbursing officer of the Natrona. His ship took part in the invasion of Okinawa.

Mr. Halfhill held the rank of storekeeper 2nd class when discharged.

Hyland Joins United Pacific

Holmes Hyland, recently released from the navy after serving as a lieutenant in the Mediterranean, has joined United Pacific as head underwriter at Spokane. Before entering service, he was Seattle manager of the Employers' group.

MacAleavey Resumes Post

George E. MacAleavey has resumed his position as Minneapolis manager of Hardware Mutual of Stevens Point after two years in the navy, attaining the rank of lieutenant. H. A. Robertson, who went from the home office to fill the position during Mr. MacAleavey's absence has

returned to Stevens Point as assistant to the vice-president in charge of field operations.

Dunton Texas Special Agent

A. J. Polhill, Jr., Dallas manager of Royal Indemnity, has appointed Harry C. Dunton special agent for Texas. Mr. Dunton is a graduate of Virginia Military Institute. He was recently discharged from the army with the rank of major and with many citations. Before entering service he was special agent of Maryland Casualty at Cincinnati. He will have his headquarters at Dallas.

U. S. A. U. Has Seattle Branch

United States Aviation Underwriters has established a branch office in Seattle under the management of Jack Throne. It will have supervision over the northwest states and Alaska. Mr. Throne was formerly manager of the aviation department of D. K. MacDonald & Co. and before that with Hansen & Rowland.

Raines Succeeds Stephens

Edwin L. Stephens, north Texas special agent for Loyalty group has resigned to enter the local agency business at Midland, Tex. He is succeeded by Jack Raines, who had represented the company before entering the army air forces. Mr. Stephens, who has purchased an interest in the Mims & Crane agency, had been with the Loyalty group in Texas for many years.

Reilly Returns to Continental

Jeff Reilly, recently discharged captain in the air corps, has returned to Continental Casualty as agency secretary to assist Chris Keltch and George Boynton in eastern agency activities. He succeeds Burr Rubey, who has been transferred to Continental Assurance.

To Handle Standard Claim Office

H. J. Stuhlmiller has been placed in charge of the claim department at the Grand Rapids service office of the Standard Accident. He started with the company in 1936 as an adjuster in the Buffalo office. He was transferred to the Bridgeport office in 1937 and in 1941 he was sent to Philadelphia as a field representative. In 1942 he was transferred to the Pittsburgh claim office as an adjuster, and in 1944 he went to Cincinnati in the same capacity.

Name Bourland at Seattle

The Royal-Liverpool group has named Earl D. Bourland resident manager in charge of indemnity operations at Seattle. He will be associated with D. A. McKinley, regional manager for the group.

Get Pacific Auto in Oregon

The Preferred Insurance General Agency of Portland has been appointed general agent in Oregon for Pacific Automobile of Los Angeles.

Brown & Sons General Agents

Edward Brown & Sons have been appointed general agents in Oregon and Idaho for Northwestern of Seattle, newly-formed stock company which writes automobile and casualty lines.

Christie Montreal Manager

U. S. F. & G. has appointed Kenneth G. Christie manager at Montreal. He also has been elected a director and vice-president of Fidelity of Canada.

R. Maynard Toelle has joined the western department of Fireman's Fund

A. F. SHAW & CO.

Incorporated

GENERAL AGENTS

Insurance

175 West Jackson Boulevard, Chicago 4

Telephone Wabash 1068

PAYROLL AUDIT SERVICE

ALL AUDITS OF EXPOSURE
FOR
CASUALTY INSURANCE CARRIERS

Home Office
DES MOINES, IOWA
Service Offices
CHICAGO, ILLINOIS
ST. LOUIS, MISSOURI

AUDITS SINCE 1920
IOWA, MINNESOTA, DAKOTAS,
NEBRASKA, MISSOURI, ILLINOIS,
INDIANA, MICHIGAN
UNDERWRITING REPORTS

K. L. PEARCE COMPANY
INSURANCE EXCHANGE BUILDING
DES MOINES 9, IOWA

FOR OVER TWENTY YEARS WE HAVE SPECIALIZED IN MAKING COMPLETE AUDITS

Indemnity at Chicago as an underwriter. Mr. Toelle just completed 31 months in the army, serving as personnel sergeant major at Camp McCoy, Wis. From 1929 until 1943, when he entered the service, Mr. Toelle was assistant manager of the casualty and surety department of H. Dalmar & Co., Chicago.

William C. Price, city superintendent at San Francisco for Great American Indemnity, has resigned to enter the local agency business at Palo Alto, Cal. The firm will be known as Thoits & Price. Mr. Price had been with Great American Indemnity since 1929 except for time in the navy.

COMPANIES

New Farm Bureau Company Organized in Missouri

JEFFERSON CITY—Farm Bureau Mutual has been incorporated here and has applied to the insurance department for a license. Albert Ludwig is manager.

The new company has a charter for general casualty lines, but expects to write automobile business mainly. In the beginning, it will confine its operations to Missouri.

Plan to Form Pioneer Auto

LOS ANGELES—O. N. Normand, attorney, has filed with the insurance department a request for approval of the name "Pioneer Automobile Insurance Corp." for a new company to be organized by his clients.

Bankers Group to Meet

The executive council of the American Bankers Association will hold its mid-year meeting at French Lick, Ind., April 15-16. One subject will be a review of the first half year's developments in insurance.



*it's all there
in a nutshell*

Speed Up the Acceptance of Your Bond Risks by Keeping Anchor's "Field Counsellor" Cabinet at Your Elbow.

A simplified system for the preparation of Bond submissions—organizes the entire business for the Agent.

Application supply folders with indexed, manual-colored tabs carrying complete instructions for submission of risks; in addition, copyrighted factual information of an educational nature, in condensed form.

Anchoring Assures Smooth Saleing
Short Form Applications
Simplified Rate Manual



ANCHOR CASUALTY CO.
ST. PAUL 1, MINN.

SURETY

Chicago Bond Men Told of Atom Havoc

Various aspects of the rating problems of the contract bond field were discussed informally at the meeting of the Chicago Surety Association this week. The meeting was featured by H. W. Richardson, New York, executive editor "Construction Methods," who had examined the atomic bomb damage at Hiroshima and Nagasaki as an official observer for the War Department.

He said the Chicago "Loop" would be "a shambles" if an atomic bomb were dropped during business hours by an enemy plane.

Little Radio-Activity

Contrary to the popular misconception of atomic bomb damage, there were few bad effects from radio-activity on the human body because the bombs were detonated at a considerable distance above the ground. None of the deadly rays penetrated the earth in sufficient quantity to cause a sustained after effect dangerous to plant and animal life.

Only those in the immediate vicinity of the explosion were directly affected by the rays, he asserted. This exposure caused hair and teeth to fall out, damaged the blood producing functions of the bone marrow and caused a cessation of the normal kidney functions.

Physical damage to Nagasaki was, Mr. Richardson said, so extensive that it completely demolished the huge Mitsubishi steel plant and the Mitsubishi torpedo plant, situated a mile and a half apart.

Photographs taken by Mr. Richardson were projected. They showed the devastating effects of the bombs on both cities.

David Porter, New York, educational director of the Surety Association of America, will address the Chicago Surety Association at the meeting May 6 on "More Punch and Drive in Public Relations."

Templeton New President of Minnesota Surety Men

MINNEAPOLIS—The Surety Association of Minnesota elected these officers at the annual meeting: D. D. Templeton, Aetna Casualty, Minneapolis, president; C. G. Cedarleaf, New Amsterdam, Minneapolis, vice-president; A. M. Angvik, Aetna Casualty, St. Paul, secretary; D. C. Carlson, Hartford Accident, St. Paul, treasurer.

Members of the executive committee are Messrs. Templeton, Cedarleaf and Carlson, A. R. Lillejord, Fidelity & Deposit, and E. C. Erland, Commercial Casualty, both of Minneapolis.

"Bonded Brokers" in St. Louis

Harold V. Michaels, Travelers, president Insurance Brokers Association of St. Louis, has announced completion of plans under which active members will furnish a surety bond of \$3,000 each for protection of clients, agencies and companies and guaranteeing performance in good faith of every business obligation of a "bonded broker." Annual dues of the association have been raised from \$5 to \$15 to take care of premium cost of the bond.

Mr. Michaels said the association will launch an advertising campaign in the newspapers to advise the public of advantages of doing business with a "bonded broker."

Lederer Eyes Air Accidents

Jerome Lederer, chief engineer of Aero Insurance Underwriters, discussed causes of aviation accidents at the spring meeting of the Society of Automotive Engineers in New York.

Striving with every facility for the opportunity to serve risks properly, through agents and brokers exclusively.

Pennsylvania Casualty Company
A multi-line stock company
Baltimore

ASSOCIATIONS

Chicago Casualty Group to Welcome Its Veterans

The Casualty Underwriters Association of Chicago will hold a "Welcome Home" party for members returning from the service April 18. There will be a dinner at Klein's restaurant, 304 South Wells street.

With many members now back in the business, the association is planning a much more active program than had been possible during the war. It has operated continuously since it was organized in 1934. R. J. Kubat, Standard Accident, is president and H. L. Bredberg, National Service & Appraisal Co., secretary.

Chicago Engineers Meet

Ben Granger of the National Safety Council addresses the Casualty Engineers Association this Friday on power press injuries and their correction. A business session will follow the meeting.

Finley Addresses Claim Men

D. K. Finley, manager of the safety council of the Columbus Chamber of Commerce, addressed the Columbus Claims Club Tuesday on accident problems and conducted a quiz contest.

Dineen, Stine Syracuse Speakers

The Syracuse Casualty & Surety Club is sponsoring a Syracuse insurance dinner April 15.

Superintendent Dineen will act as toastmaster and the speaker will be Edward C. Stone, U. S. manager for Employers Liability, on public law 115.

The Syracuse Local Agents Exchange, Syracuse Field Club, Syracuse Insurance Women's Association, Syracuse Claim Men's Association and Life Underwrit-

ers Association are cooperating to make this affair outstanding.

The committee consists of Dwight C. Brainard, Employers Liability; Edward F. Walsh, U. S. F. & G., and Harold E. Cobb, Great American Indemnity.

Judge Eskil Carlson, who recently visited Switzerland, where he attended a Y.M.C.A. conference, spoke at a meeting of the Des Moines Casualty & Surety Club, telling about his trip and conditions in Europe.

Standard Accident Loses Texas Burglary Appeal

The U. S. circuit court of appeals affirmed a decision of the U. S. district court, southern district of Texas, that Standard Accident was liable for a loss by burglary of hides from Southwestern Trading Co. of Houston.

The trading company originally brought this action to recover from Standard Accident, which issued a mercantile open stock burglary policy.

Main Factor in Case

At no time during the negotiations did the insurance company deny liability or assert that the books and proof of loss were inadequate. Standard Accident defended the action by charging that the insured had failed to comply with the record warranty clause, but the case went to trial almost wholly on the issue that no hides had been stolen. The trial court found that the insured kept a regular set of books within the meaning of the policy provisions and that the insurance company had waived compliance with the clause. Judgment was rendered for the insured and, on appeal, the insurance company relied upon the non-waiver provision in the policy.

The reviewing court held that there had been substantial compliance with the record warranty clause.

Four Am. Mutual Liability Vice-presidents Retire

Four vice-presidents of American Mutual Liability have retired—Benjamin Brooks, G. Lester Marston, Victor A. Trundy and Donald B. Ward.

Mr. Brooks joined the company at Philadelphia in 1913 and has served as general claims manager and general attorney. Mr. Marston has been with the company since 1915, and has served as general claim manager.

Mr. Trundy joined American Mutual in 1889, served as assistant secretary and later secretary. Of his nearly 57 years with the company, 20 were spent in the home office in the early period.

In 1912 when compensation laws first came in, Mr. Trundy opened the Chicago office. In 1920 he went to New York and the next year was elected resident vice-president.

Mr. Ward joined American Mutual in 1905. He opened the Philadelphia and later the Minneapolis office. He became secretary, then treasurer and finally resident vice-president at Chicago.

National Board Fire Prevention Awards Given

NEW YORK—The Burlington "Hawkeye Gazette" of Burlington, Ia., and radio station WLS of Chicago are 1945 winners of the gold medal awards offered annually for outstanding public service in fire prevention by the National Board.

Judges were Robert U. Brown, editor of "Editor & Publisher"; Jack Gould, radio editor of the New York "Times," and Paul F. Stricker, manager of the Greater New York Safety Council. Medals will be presented at the board's 80th anniversary luncheon here May 23, the date of the annual meeting. The "Gazette" also won the award for 1943.

WLS stressed importance of rural water supply for fire fighting and pointed out farm fire hazards. It described fires as news with suggestions for prevention. WLS won the award for 1944.

Others receiving national honorable mention citations are: Blackduck, Minn., "American," for special forest fire prevention edition; Fort Collins "Coloradoan" for general fire prevention work; the Knoxville "News Sentinel" for emphasis on spring clean up and fire prevention weeks and holiday safety; the Chicago "Daily Times" for drive against fire traps.

Also: station KEX, Portland, Ore., for "Keep Oregon Green" program to conserve timber resources, and for general fire prevention; station WHO, Des Moines, for educational campaign to help eliminate farm fire hazards and for sponsoring a contest in which school children made inspections to find fire hazards; station WOWO, Fort Wayne, for special fire prevention week effort and assistance to local fire department; station WPAR, Parkersburg, W. Va., for cooperation in the OWI wartime forest fire prevention campaign and for broadcasts on general fire prevention.

Blanks Group to Ponder Uniform Classification

The meeting of the N.A.I.C. blanks committee at New York commencing April 27 will be of uncommon importance because the impact of the new uniform classification law of New York on the blanks will be studied. Some feel that it won't be possible to recast the blanks this year, but that the study can only be commenced. In addition to the committee members who consist of department actuaries and deputies headed by Walter Robinson of Ohio there will be a number of commissioners on hand including Dineen of New York, Harrington, Massachusetts; Johnson, Minnesota; Carroll, Rhode Island, and Allyn, Connecticut.

The fire blank subcommittee will meet the morning of April 27, that afternoon

the life group will be in session. On April 28 there will be subcommittee conferences and on April 29 will be the meeting of the casualty subcommittee.

The agenda includes recommendations by the blanks committee of the Association of Casualty & Surety Executives. These would retain the war-time simplifications, such as continuing the elimination of schedule L listing salaries of all who receive \$5,000 or more a year, and retaining the simplified form of schedule N, so that bank balances could continue to be reported as of the end of each year instead of monthly; also the changing of schedule T so it would not require a breakdown by admitted and non-admitted reinsurers for each state's business. Use of pools and syndicates makes such a breakdown meaningless, since the business is not divided according to states. Another suggested change is to make the first column in the countrywide exhibit include net direct business, instead of putting gross business in the first column and return premiums in the second. Instead net reinsurance assumed would be in the second column. Most of the other changes proposed by the committee are editorial.

Tetlow with Dearborn Nat'l

Dearborn National has appointed John B. Tetlow as manager of its Ohio branch at Columbus. Mr. Tetlow has had a wealth of insurance experience.

He has traveled in middlewestern state 35 years for various companies.

The Sioux Falls Blue Goose Luncheon Club met Monday with 24 members in attendance. Millard G. Scott spoke on the Missouri river project in South Dakota.

WANT ADS

WANTED

Experienced Surety production man. Preferably one familiar with Burglary Insurance to assist in the development of these classes.

AMERICAN INDEMNITY CO.
P. O. Box 1259 Galveston, Texas

EXPERIENCED AUTOMOBILE UNDERWRITER WANTED

By large progressive general agency in Chicago. Must be capable of taking complete charge of automobile department. Splendid opportunity. Good salary. Permanent position. Prefer man 30-35. In reply state age and experience. Replies strictly confidential. Address F-56, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED WORKMEN'S COMPENSATION PRODUCER

Excellent opportunity, especially if familiar with retrospective or participating plans. Texas territory only. Give age and details of past experience first letter.

TEXAS INDEMNITY INSURANCE COMPANY
P. O. Box 1259 Galveston, Texas

ACCIDENT AND HEALTH MAN WANTED

Experienced young man as Manager Personal Accident and Health of Old "New England" stock company. Must know this business and be a go-getter. Reply F-19, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED

EXPERIENCED ACCIDENT & HEALTH PRODUCTION MAN to solicit Professional Group Business in the State of Kentucky. Prefer a man to live in Lexington. Inquiries treated confidentially. Give full particulars in first letter. Write F-58, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.



Whitehall 3-1484

SEABOARD SURETY CO.

80 JOHN ST., NEW YORK

C. W. FRENCH, President

Specializing in

FIDELITY, SURETY and FORGERY BONDS

Specially trained men from our staff available for Audits on Motor Cargo lines subject to L.C.C. Endorsement B.M.C. 32 to determine financial condition and outstanding claims.

Audits and Inspections in connection with all types of Inland Marine and Ocean cover.

ATWELL, VOGEL & STERLING, INC.

60 John Street, New York :: A-1855 Insurance Exchange, Chicago
369 Pine Street, San Francisco

Offices in 19 other cities furnishing nationwide service.

INSURANCE NEWS BY SECTIONS

MIDDLE WESTERN STATES

Scheufler Named Legal Aid of Mo. Agents Association

The Missouri Association of Insurance Agents has voted to retain the services of former superintendent Edward L. Scheufler of Missouri to represent the association in drafting proposed laws, especially those dealing with the interests of the agents.

The fact that the executive committee had voted to employ Mr. Scheufler on a retainer basis was revealed by John J. O'Toole of St. Louis, in making his report as chairman of the legislative committee at the mid-year meeting of the association at St. Louis.



E. L. Scheufler

Mr. Scheufler conferred with the executive committee at St. Louis just prior to the convention. His law offices are at Kansas City.

The Missouri association went on record as opposed to the practice of certain groups of out-of-state attorneys soliciting policies of insurance from assured for the purpose of analysis and recommendation for which a fee is charged.

A resolution adopted charges this practice is "an encroachment upon the duties and responsibilities of the insurance agents association" and all members of the association are urged to call to the attention of their clients the fact that a policy analysis, survey, and interpretation of contract forms are important functions of the services of any legitimate and qualified insurance producer and that attorneys be discouraged from sending policies to these interstate attorneys.

Another resolution authorized the association to request that all government agencies concerned with priorities of building materials amend any regulations prejudicial to the repair and replacement of properties damaged by fire and extended coverage to the end that such properties may be replaced in a usable and tenable condition at the earliest possible moment.

Dinner Honoring Preston to Feature Minn. Conference

MINNEAPOLIS—C. F. Liscomb of Duluth, past president National Association of Insurance Agents, will be toastmaster at the testimonial dinner for Frank S. Preston that will close the mid-year conference of the Minnesota Association of Insurance Agents April 17-18. Mr. Preston was secretary-treasurer of the state association for several years.

P. J. Slettedahl, editor "Northwest Insurance," will speak. A gift will be presented to Mr. Preston by R. A. Thompson, Minneapolis, state national director of N.A.I.A. from Minnesota and member executive committee. Armand Harris, St. Paul, is program chairman for the dinner.

A few changes have been made in the state conference program. C. L. Mehan, manager Western Adjustment, Minneapolis, will lead a discussion on "U. & O. or Business Interruption Insurance." L. E. Zell, state agent Hanover, will talk on "Present Day Values" and D. D. Templeton, president Surety Association of Minnesota and agency superintendent Aetna Casualty, Minneapolis, will lead a discussion on "Dishonesty Insurance."

Recommendations Made for New Fire Station at U. of I.

The Illinois fire college committee of the Illinois Firemen's Association has adopted a resolution recommending construction of a new fire station on the campus of the University of Illinois.

The resolution stated that remodeling of the present fire station in its inaccessible location would be ill-advised engineering and consequently a disservice to the state and a waste of funds. The resolution was adopted following a conference with the university building program committee and was sent to Governor Green and members of the Illinois post-war planning commission, the University of Illinois trustees, the university comptroller and members of the university building program committee.

Construction of the model fire station at the University of Illinois was recommended by the National Board in 1940. The resolution was adopted following a hearing before the university building committee, at which the State Fire Marshal John H. Craig presided. The resolution stated that the proposed \$100,000 fire station was necessary for the protection of life and property in the university community of 18,000 to 20,000 persons.

Honor M. E. Freiburg on 25th Anniversary with Firm

QUINCY, ILL.—The Miller, Castle & Freiburg agency here celebrated the 25th anniversary of M. E. Freiburg with the organization with a dinner at the Quincy Country Club. In addition to the office personnel and field men represented in the agency, there were a number of company executives and several prominent local business men and personal friends of the partners. The other active members of the firm are A. K. Miller and F. B. Castle.

Company executives from out of town included A. G. Gabrielson, Chicago, assistant secretary America Fore; W. A. Harvey, Chicago, assistant secretary Great American; H. H. Fuller, deputy U. S. manager, and E. J. Savage, agency superintendent Zurich; P. J. Kennedy, New York, U. S. manager Halifax; W. F. Kuffel, Dubuque, executive vice-president Dubuque F. & M.; V. L. Montgomery, Chicago, manager North America; W. A. Seely, Freeport, assistant western manager Crum & Forster; L. A. Tonnie, Fort Scott, Kan., agency superintendent Western Casualty; A. B. Jones, St. Louis manager, and R. M. Butler, general adjuster of Western Adjustment. R. H. Gregg, Decatur, state agent of Crum & Forster, was toastmaster.

Iowa Mutual Agents Elect: Fischer Speaks

DES MOINES—Leo R. Brown of Des Moines was elected president of the Iowa Association of Mutual Insurance Agents at the annual meeting here. He succeeds H. O. Arthur of Waterloo who headed the organization during its first year. Earl Fisher, Spencer, is vice-president and Wayne Reeves, Des Moines, secretary-treasurer.

Commissioner Fischer spoke at the opening session, along with Philip Baldwin, secretary National Association of Mutual Insurance Agents.

Stating that he is not advocating any specific legislation, Mr. Fischer said he expects a large number of insurance bills to be introduced at the 1947 session of the Iowa legislature, including a uni-

form rate bill, agents qualification law, New York standard fire policy, financial responsibility act, broadening of group insurance to include franchise, multiple line writing, and changes in investment statutes.

Mr. Baldwin discussed the work of the national association and the S.E.U.A. case.

Timbers Named Deputy Commissioner in Wis.

MADISON, WIS.—Charles J. Timbers, for 23 years with the Fire Insurance Rating Bureau at Milwaukee, has been named deputy commissioner of insurance of Wisconsin by Commissioner Duell. For a number of years the Wisconsin department has been without a regularly appointed deputy commissioner.

Before going with the rating bureau, Mr. Timbers was deputy commissioner under Platt Whitman, 1921-1923. He entered the department in 1915 under former Commissioner M. J. Cleary, now president of Northwestern Mutual Life. He served as manager of the state insurance fund and also was an examiner in the department.

At the rating bureau he has been superintendent of service, having charge of forms and rules and of inland marine.

Start Ind. Regional Meetings

Lynn S. Kidd, Brazil, president Indiana Association of Insurance Agents, and Harry E. McLain, executive secretary, are starting this week on a series of 12 meetings in which they will visit every regional district in the state. The itinerary is as follows: April 9, Fort Wayne, third district; 10, South Bend, second district; 11, Gary, first; 12, Lafayette, fourth; 16, Indianapolis, eighth; 17, New Castle, sixth; 18, Kokomo, fifth; 23, Terre Haute, seventh; 24, Oakland City, tenth; 25 (afternoon), Seymour, 11th; (evening), Madison, 12th; 26, Columbus, ninth.

Organization of new local boards will be pushed throughout this month. Adams county and Knox county are the most recent local boards to be organized.

Owosso Agents Reorganize

OWOSSO, MICH.—The old Owosso Association of Insurance Agents which has been inactive, was reorganized as the Shiawassee association, to include members from throughout Shiawassee county. W. O. Hildebrand of Lansing, secretary-manager Michigan association, attended the reorganization meeting. Officers elected are: President, Leslie B. Finch, Finch agency; vice-president, J. W. Hahn, Cadwallader, Lord, Hahn agency; secretary-treasurer, Mrs. Ruth Ellis, Ellis agency, all of Owosso.

Launch Cedar Rapids Plan

CEDAR RAPIDS, IA.—Five Cedar Rapids banking firms and 45 local agents announced plans had been completed for establishing the bank and agent auto plan here. The plan gives car purchasers complete insurance coverage and a bank loan to cover cost of insurance and unpaid balance on the car. Banks taking part are First Trust & Savings, Guaranty, Merchants National, Peoples Savings and United States bank.

Set Upper Peninsula Dates

The Upper Peninsula Association of Insurance Agents has selected July 25-26 for the annual convention. Sessions are to be divided between Calumet and Hancock. There will be a dinner the first evening.

Many Want to Attend Institute

LANSING, MICH.—Applications are coming in rapidly for the insurance in-

stitute planned by the Michigan Association of Insurance Agents June 10-14 at Clear Lake camp between Battle Creek and Kalamazoo. W. O. Hildebrand, secretary-manager, said it appeared there would be more applicants to attend the training course than the 100 places available.

Bank-Agent Parley in Columbus

Local financing and insuring of new automobiles will be discussed at a meeting in Columbus April 25, under the auspices of the Insurance Board of Columbus. Willard Lauterbach will be moderator and speakers will include Clyde M. Shively, president State Industrial Bank; Thomas Thomas, local agent, and S. W. Schellenger superintendent, and S. W. Schellenger, superintendent Union companies.

Troutwine Named by Weltz

Earl H. Weltz & Co., Philadelphia brokerage firm, has appointed Wray R. Troutwine at Columbus, as representative, covering the central Ohio area. The Weltz organization specializes in unusual contracts and confines itself to standard and substandard service to agent, and S. W. Schellenger, superintendent the authorized agent's company.

Lawton-Byrne-Bruner Partner

Robert V. Heffernan has been admitted to membership in the Lawton-Byrne-Bruner agency, St. Louis. Mr. Heffernan, a native of St. Louis, has been with Lawton-Byrne-Bruner as a broker since 1927. He joined the American Automobile in 1921 and was assistant manager of its Chicago branch in 1926-27.

Tribolet at Upper Sandusky

Paul W. Tribolet, Bellevue, O., chairman of the rural agents committee of the Ohio Association of Insurance Agents spoke on "The Service to Farmer Assured" at a meeting of the Wyandot County Insurance Agents Association at Upper Sandusky.

Work with Union Mutual Fire

John Work, formerly with the Kansas City office of the Missouri Inspection Bureau, has been appointed special agent for Union Mutual Fire in Kansas City. He joined the bureau in 1939 and was with its St. Louis office until transferred to Kansas City in 1942.

Gray Speaks at Warren, O.

Theodore M. Gray, secretary of the Ohio Association of Insurance Agents, spoke at a meeting of the Trumbull County Insurance Board at Warren on problems facing the state association. John E. Greenwood, past president of the state association, presided.

Mo. Mutual Agents to Meet

The Missouri Association of Mutual Insurance Agents will hold a meeting April 23-24 in Jefferson City, at which current problems of new rulings, agency management, new coverages and solicitation will be discussed. A dinner will be held the first night.

Discusses Group Life

CINCINNATI—O. E. Wright, manager of the group and pension department of the Craig agency of Aetna Life, will speak on "Group Life Insurance" at the meeting of the Cincinnati Fire Underwriters Association April 11.

Hampton Speaks at Hutchinson

G. L. Hampton of Wichita, Phoenix of Hartford state agent, spoke before the Hutchinson (Kans.) Association of Insurance Agents on business interrup-

tion insurance and the new rules and forms now in use in Kansas affecting it.

Two Ohio Committees Named

Leeds Bronson, president Ohio Association of Insurance Agents, has appointed the committee on education with Eckley R. Chase, Medina, as chairman, and the farm writing agents committee, Paul W. Tribolet, Bellevue, chairman.

New Officers at Dayton, O.

The new officers of the Dayton, (O.), Fire & Casualty Underwriters are: Charles R. Goldswig, president; Torrence Makley, first vice-president; William Young, second vice-president.

Rodgers Speaks at Cedar Rapids

Wallace Rodgers, assistant secretary of the National Association of Insurance Agents, spoke before the Cedar Rapids Association of Insurance Agents.

NEWS BRIEFS

Van W. Osborne, local agent and alderman at Hartford, Wis., who entered the race only 12 hours before the election as a "write-in" candidate, was defeated for mayor.

For the fourth consecutive time, Clarence J. Keller, local agent of Beaver Dam, Wis., has been elected mayor there.

In recognition of his completion of 25 years representation in Detroit Lakes, Minn., George J. Haas was honored at a dinner given by City of New York. Dave White, special agent, presented him a gift and a framed service certificate.

G. W. Wassall, district manager Southwestern Bell Telephone Co., St. Louis, demonstrated the "Mirrophone," a machine that lets you hear your own voice at a luncheon meeting of the Insurance Board of St. Louis, Wednesday.

David M. Postlewaite, recently discharged from the service, has become associated with Joseph M. Harter in Columbus, the two specializing in insurance law.

James H. Allen, Jr., vice-president Kenton National Bank, Kenton O., will tender a dinner to the agents of Hardin county April 24. Local financing and insuring of automobile purchases will be discussed.

E. A. Blume, after serving two years in the navy, has rejoined the Fred L. Gray Co. of Minneapolis as a supervisor.

George M. Clarkson, recently discharged from the navy, has become associated with J. W. McCann in charge

of the insurance department of the McCann-Clarkson agency, Des Moines.

The Cox & Spitzer agency, Columbus, O., has been named district agent of Old Line Life. R. N. Cox, son of the president, has joined the agency, after 33 months in the army.

Edward L. Hansen, after four years in the navy, has joined with Howard E. Nyhart to form the Hansen & Nyhart Agency in Indianapolis.

Dean S. Todt has been released from service and is with Upham Brothers Co. of Des Moines.

C. L. Foster, 83, Sedgewick, Kan., agent for 56 years, has retired and sold his agency to the Fitzgerald agency of Valley Center which will operate agencies in both towns. He had represented Northwestern National continuously for 53 years.

Cyril Wiedner has purchased the Frank Graham agency, Waukon, Ia.

Margaret Garrett of the Wm. Cohen agency, president Wichita Association of Insurance Women, heads the Wichita delegation to the regional insurance women's meeting at Oklahoma City April 13-14 and will report on the session at the April 24 meeting of the Wichita association.

Harry Davis of the Fontron Agency addressed the Hutchinson Association of Insurance Women on the new standard policy in Kansas at the monthly dinner meeting.

The Insurance Women of Des Moines are instructed in changes in the I.M.U.A. bulletins at a luncheon meeting each month by Philip E. Jester of the Jester agency.

SOUTH

Louisiana Agents to Meet This Month

The program for the annual convention of the Louisiana Association of Insurance Agents in Monroe, April 24-26 has been completed.

Speakers include E. C. Stone, United States manager of the Employers Group who will address the convention on the legal aspects of the SEUA decision and public law 15, and Joseph F. Leopold, Dallas, southwestern manager of the National Tax Equality Association.

Dr. James B. Trant, dean of the college of commerce, Louisiana State University, will speak April 26, as will Rex H. Smelser, coordinator of the Ouachita Valley Vocational School.

All meetings will be held on the roof garden of the Virginia hotel and the annual dinner April 25 will be held on the roof garden of the Frances hotel. Gov. James H. Davis will be the dinner speaker. Frank Middleton of Shreveport will act as toastmaster. Leonard M. Wise, past-president of the Louisiana association, will serve as installing officer, and Commissioner Wade O. Martin, Jr., will give the oath of office to new officers.

Officers of the association are E. J. Seymour, president; Lancaster W. Colens, vice-president and chairman of the executive committee; A. Heath Petire, treasurer; Allan L. Smith, manager. W. Loring Ferguson is the state national director and member of the executive committee of the National Association of Insurance Agents.

One of the features of the convention will be the establishment by O. H. Brown of the casualty bureau and William Bizzell of the fire bureau of headquarters in Monroe staffed by personnel from their departments to discuss with any agents any subjects relative to those departments.

N. A. I. A. Course in New Orleans

NEW ORLEANS—The New Orleans Insurance Exchange will sponsor an insurance school starting May 1 to take up the N.A.I.A. 100-hour course.

The method of conducting the classes will be by discussion rather than by lectures, and all students will be invited and encouraged to present questions and problems.

Agents, Company Men and Fire-Fighters Confer

DALLAS—A "pattern for fire prevention and loss payment" was formulated at a joint meeting of local agents, fire company representatives, claim men and members of the Dallas Fire Prevention Council. Several recommendations resulted from a panel discussion, which it is believed will lessen detail work of the fire marshal, provide more information and eliminate lost motion between the adjuster's work and payment of claims.

At the suggestion of President Alphonso Ragland, Jr., Dallas Insurance Agents Association, every agent in Dallas will be urged to advise the fire marshal of all losses for which the fire department has been called and all in which there is suspicion. Settlement of claims often has been delayed because the insurance representative has not been working closely enough with the fire marshal.

Agents should eliminate moral hazard before even considering physical aspects of a risk, Mr. Ragland said and also should recognize correctable hazards and insist on their elimination, counsel with clients about proposed new construction and encourage sound fire-preventive engineering. J. Lee Quillen, state agent of Automobile and Standard, said the agents should ask assured to obtain estimates from contractors of their own choosing on the cost of repairing damage immediately after a loss.

Price M. McCulley, supervisor Fire Companies Adjustment Bureau, Dallas, said agents can be helpful to adjusters by placing and maintaining proper protection for their assured, and especially making sure that limits are adequate. He listed the main causes of Dallas fires as human carelessness or poor house-keeping, intentional carelessness, and in some cases deliberate arson.

Answering the inquiry as to when an efficient salvage corps would be re-established, Chief C. N. Penn of the Dallas department said the present fire-fighting organization is efficient with well trained men and modern equipment, much of it purchased in the last few years. All ladder trucks now carry covers for salvage operations, and in the high valued district two men are assigned from each ladder company to do salvage work. He plans to place the salvage corps back in service as soon as possible.

Fire Marshal B. C. Hilton urged that every risk be carefully inspected before policy is written and that over-insurance be avoided, particularly when prices start the downward trend.

Alabama Agents Mid-Year Program Details Given

Walter Kennedy, executive vice-president First National Bank, Montgomery, Ala., will speak on "Dangers of Bureaucracy to Small Business" at a luncheon of the Montgomery Insurance Exchange April 19, as a feature of the midyear meeting of the Alabama Association of Insurance Agents in Montgomery.

The luncheon will be attended by company men, agents and their guests, among them Hunter Brown of Pensacola, N.A.I.A. president. Arthur Mead of Montgomery, former president Alabama association, will preside at luncheon. Max S. Baum, president Montgomery Exchange and director Alabama association, will welcome members.

The first business meeting will consider proposed amendment of the constitution for division of the state into districts, and also plans for a 50th annual convention in September.

Okla. Agents Hold Institutes on Standard Fire Policy

The Oklahoma Association of Insurance Agents conducted fire insurance institutes in 21 cities and towns throughout the state to give information to members regarding the new standard fire policy and explain the new forms to be used in the state. This activity was carried

ried out under direction of M. B. Breeding, educational chairman.

Two or more speakers were assigned to each institute and company representatives assisted. The towns and discussion leaders included: Woodward and Enid, Ed Johnson and Charles Murray; Ponca City, Paul Slater and L. Z. M. Brown; Bartlesville and Vinita, Hal Watson and Russell White; Muskogee, Jack Hartney, Ed Pearson and D. W. Whitehurst; McAlester and Ada, E. C. Dice and G. K. Taylor; Durant and Hugo, R. E. L. Mugg and Walter Moore; Ardmore, R. M. Berger and A. B. Stewart; Lawton and Frederick, H. W. Cooley and Woody Parry; Hobart and Altus, Z. M. Lang and Don Wright; Elk City, F. O. Cress and Max Chapman; Stillwater, Slater and Robert Drake; Bristow and Wewoka, J. N. Jones and Don Waggoner; Chickasha, C. H. Kelly and C. H. Kiehlbauch; Okmulgee, E. N. Pearson, Whitehurst and Harry Singleton.

New Orleans City Plan Stands

NEW ORLEANS—The charge made by Paul Habans, attorney for the Hartwig Moss Agency, that the city is paying too much for fire insurance on city-owned property has apparently been dismissed by the city council. Habans contended that the city would save money by awarding the insurance through competitive bidding.

"I am not going over this thing again," said Finance Commissioner Cave. "If the incoming administration wants to go into it, cancel the policies and advertise for bids, it can."

Under the present system the insurance is purchased through an advisory committee of insurance men. The business was renewed April 1 for three years at a rate of .44 per hundred. All agents in the city participate in the commissions.

Represents Group 75 Years

The Hanckel-Citizens Insurance Corp., Charlottesville, Va., was honored at a dinner there by Royal-Liverpool for 75 years representation. Established in 1871 by the late Louis T. Hanckel, who died in 1914, the agency took on both L. & L. & G. and Royal in its first year. In 1928, the Citizens Real Estate & Insurance Co., organized in 1918 by Robert A. Watson, was merged with the Hanckel office. Mr. Watson is now chairman; J. Stuart Hanckel, president; Fred L. Watson, vice-president, and W. F. Souder, secretary-treasurer.

J. S. Hanckel and Sidney P. Clark, regional manager for Royal-Liverpool, spoke at the dinner. Other company men present were T. E. Hollingsworth, executive regional manager, and J. S. Brown, Jr., Virginia state agent.

Greathead with B. P. Carter

Robert N. Greathead has joined B. P. Carter Co., managers, Richmond, Va. as agency superintendent. H. H. Kinnett has been promoted to assistant manager.

Mr. Greathead has just been released from the army as a lieutenant colonel of military intelligence on the general staff. He is an engineering graduate of Virginia Military Institute and for seven years was employed by S.E.U.A. as an engineer. He was then appointed engineer for Marsh & McLennan and for nine years serviced five southern states and Cuba. Before going on active duty with the army he was a state agent in Virginia.

Celebrates 50th Anniversary

The J. E. Lutz & Co. agency of Knoxville, is observing its 50th anniversary. W. D. Pettigrew is now president and treasurer; W. Russell Briscoe, secretary; A. F. Goddard, assistant secretary-treasurer; John C. Jacobs, vice-president; John E. Lutz, II, assistant secretary, and Barnett Kenimer, manager life department. John E. Lutz, II, son of the late founder, only recently was discharged from service. The agency has a branch in Oak Ridge, "Atomic city," with

FACTUAL APPRAISALS

Impartial Valuations of Industrial and Commercial Property. Thirty-five years of factual appraisal service to America's more conservative business institutions.

SOUND, COMPETENT, RESPONSIBLE

The Lloyd-Thomas Co.

APPRAISAL ENGINEERS

EXECUTIVE OFFICES
100 N. LAUREL STREET, CHICAGO 40

Approved For Plant Protection

JUSTRITE

OILY WASTE CANS
The safety container for oily waste, rags and other flammable material.

SAFETY CANS
For storing and handling explosive or flammable liquids with safety.

Approved by Underwriters' Laboratories, Inc., and Associated Factory Mutual Fire Insurance Companies.

JUSTRITE MANUFACTURING COMPANY
3067 N. Southport Ave., Chicago, Ill.

April 11, 1946

Howard Mr. Pet the Ter Agents

Kingsp

The Insuran of King dated u Henry Rock ated wi

For ers of Kingsp be retain will be

Rejoin

Edwa years a guard, Roy M J. McV & May of the Mcf three y sumed and ma health

Carls

O. R mobile speak agia A Virginia ties Pr Other Hunter E. C. Employ

"Ad"

The by the ance A newspa newspa which sent.

Seek

Mou since 1 of 15% which tonio a

Reco costs a terials, Comm a prog

Lay C

Dave commi meetin

N. J. Mid

The Jersey is beir startin There memb commi memb ters.

A co the bar rey of Paul I can, an ider, more,

A s tion bu ing at of Blo agency

Howard Hooper as resident manager. Mr. Pettigrew has served as president of the Tennessee Association of Insurance Agents and as national councillor.

Kingsport Agencies Merged

The insurance business of the Rock Insurance Agency and Moore & Walker of Kingsport, Tenn., has been consolidated under the title of the latter firm. Henry T. Obenshain and Mrs. Berry Rock of the Rock agency will be associated with Moore & Walker.

For the time being the present offices of Rock Insurance Agency with the Kingsport Industrial Finance Corp. will be retained but eventually the two offices will be physically combined.

Rejoin New Orleans Agency

Edward F. Le Breton, Jr., for three years a chief petty officer in the coast guard, has returned as vice-president of Roy Martin Co., New Orleans. Milton J. McVillie, for 19 years with Godchaux & Mayer, has been appointed manager of the fire and marine department. Frank McCammon and John Prejean, Jr., after three years in the coast guard, have resumed their duties as safety engineer and manager of the life, accident and health department respectively.

Carlson on Virginia Program

O. Roy Carlson, manager of the automobile department of American, will speak at the annual meeting of the Virginia Association of Insurance Agents at Virginia Beach June 6-8 on "Opportunities Presented by the Bank-Agency Plan." Other speakers already announced are Hunter Brown, N.A.I.A. president, and E. C. Stone, United States manager of Employers Liability.

"Ad" Drive Attracts Interest

The advertising campaign inaugurated by the Alabama Association of Insurance Agents last September in local newspapers has attracted the attention of newspapers in many other cities, to which samples of the "ads" have been sent.

Seek to Cut San Antonio Losses

Mounting fire losses in San Antonio since 1943 have resulted in a reduction of 15% in the city's fire record credit, which now costs the citizens of San Antonio an approximate \$150,000 a year.

Recognizing the increase in insurance costs and the loss of badly needed materials, the San Antonio Chamber of Commerce and the mayor have launched a program for fire prevention.

Lay Okla. Agents Rally Plans

Dave R. McKown was named general committee chairman for the annual meeting of the Oklahoma Association of

Insurance Agents June 3-4 in Oklahoma City. He also was designated program chairman. M. B. Breeding is chairman of publicity; Fred F. Fox of registrations; H. T. Moran, entertainment; Leslie R. Ash, prizes; Ted Moore, arrangements, and H. C. Hightower, greetings.

Agents Intervene in License Case

NASHVILLE — A group of local agents has intervened in the case of Charles N. Rolfe, et al. vs. Tennessee Insurance Department, in which 104 automobile dealers seek to establish their right to be licensed as agents of Motors of New York. Cecil Simms, Nashville attorney, will file a brief on behalf of the local agents in opposition.

Directors' Meeting Postponed

NASHVILLE — The quarterly meeting of the directors of the Tennessee Association of Insurance Agents will not be held until May. Present indications are that the annual meeting will be held in October as it was last year.

Change Kentucky Convention

The directors of the Kentucky Association of Insurance Agents at a recent meeting changed the date of the annual meeting of the association from June to September.

NEWS BRIEFS

Col. Merrill Pasco, who served as secretary to the general staff under Gen. Marshall the latter part of the war, addressed the Insurance Exchange of Richmond on "Military Aspects of World Peace." He is now a practicing attorney in Richmond.

Cabell M. Tabb, son of the senior member of Tabb, Brockenbrough & Ragland, Richmond, is back with the agency after serving several years in the navy as a lieutenant.

C. Sims Bray, Jr., has been named vice-president of the Lipscomb-Ellis Co., Atlanta agency.

Engineers of the National Board are making an inspection of New Orleans. The last inspection was in 1942.

Tom Patton, Jr., has been discharged from the navy and rejoined the A. V. Patton & Co. agency, Jackson, Tenn.

The W. L. Bumpus agency, Jackson, Tenn., has completed 40 years representation of Northern of New York.

Jessie Cannon and Leta Elwick were named to represent the Oklahoma City Insurance Women's Club at the regional meeting of the National association April 13-14 at Oklahoma City.

Leon B. Field, Texhoma, Okla., sold a half interest in his agency to Roy E. Etter, the partnership to operate as Field & Etter.

F. W. Pendleton has purchased the Alexander Pybus agency at Purcell, Okla.

for the year ending April 1, compared to \$1,181,770 the previous year, according to figures released by Auditor Edgar B. Sims.

Premium taxes netted \$1,238,289 compared with \$1,099,895 last year. The one-half of one percent fire marshal tax brought in \$54,734 as compared with \$48,819. Other fees included \$12,276 from companies; agents' licenses, \$62,110, solicitors, \$380 and brokers, \$3,100.

Ross Binder Agency Secretary

Warren M. Ross, formerly office manager of the David Binder agency of Newark, has been elected secretary of the agency. He has been with the organization since 1940. He served in the air corps for two years.

The Insurance Women of New Jersey will be hostess for the first meeting of region 1 of the National Association of Insurance Women at Hotel Senator, Atlantic City, April 27-28. This region consists of clubs from the New England states, New York, Pennsylvania and New Jersey. Mrs. Ruth Harter, Verona, N. J., is chairman for the meeting.

COAST

New Wash. Farm Tariff and Rules

A number of revisions to the farm tariff and general rules have been announced by the Washington Surveying & Rating Bureau.

Growing grain rules have been changed as follows: Policy term takes effect not earlier than May 1 and expires not later than Oct. 31 of same year; seasonal rate of 90 cents has been reduced to 80 cents and this may be further reduced to 75 cents on policies limiting coverage to recognized county fire protection districts; special cancellation table is provided for policies issued at either the 80 cent or 75 cent rate and canceled prior to Oct. 31; the distribution clause has been rewarded and the grain transfer permit amended, limiting extension of coverage, without charge, to cover the

WHERE TO PLACE YOUR BUSINESS

A guide or directory of responsible and adequately equipped local agents. These offices have nation-wide facilities for handling your out-of-state business.

ALABAMA

Lee McGriff INC.

INSURANCE & SURETY BONDS
WATTS BUILDING
Phone 7-3114-5 BIRMINGHAM, ALA.

ROLLINS BURDICK HUNTER CO.

231 S. LaSalle St.
Chicago
Telephone: Andover 5000
New York Seattle

FLORIDA

WRIGHT & SEATON, INC. INSURANCE

West Palm Beach, Florida

LOUISIANA

LEON IRWIN & CO., Inc.

Established 1895
New Orleans, La.

ILLINOIS

CRITCHELL - MILLER INSURANCE AGENCY

Established 1888
Insurance Exchange Building
CHICAGO

MICHIGAN

Detroit Insurance Agency

G. W. Carter, Pres.
H. L. Newman, Vice-Pres.
Louis J. Lapper, Sec.-Treas.
Fisher Bldg. Detroit, Mich.

Eliel and Loeb Company

Insurance Exchange
Chicago

MISSOURI

Lawton-Byrne-Bruner

INSURANCE
Saint Louis

FRED. S. JAMES & Co.

Since INSURANCE 1872
One North La Salle Street
CHICAGO
CENTRAL 7411
New York San Francisco

OHIO

Walter P. Dolle & Co.

"Insures Anything Insurable"
Dixie Terminal Building
CINCINNATI
Submit Your Proposition to Us

Marsh & McLennan

Incorporated
Insurance
Federal Reserve Bank Bldg.
164 W. Jackson Blvd. Chicago

WISCONSIN

Chris Schroeder & Son, Inc.

210 E. Michigan St., MILWAUKEE
Engineering Service — All Lines
The largest insurance agency in the State of Wisconsin

EASTERN STATES ACTIVITIES

N. J. Agents in Midyear Parley

The midyear convention of the New Jersey Association of Insurance Agents is being held April 11-12 in Newark, starting with a luncheon Thursday. There will be an executive session for members Thursday afternoon at which committee chairmen will report and members will take up association matters.

A cocktail party will be followed by the banquet at which Commissioner Carey of New Jersey will speak briefly. Paul B. Sommers, president of American, and Guy T. Warfield, Jr., vice-president of the National association, Baltimore, will give talks.

A session on the production of aviation business will open the Friday meeting at 9 a.m. At 10 Whitney Roddy of Bloomfield will conduct a forum on agency management and related sub-

jects. At the luncheon Roy Duffus, Rochester, N. Y., chairman of the casualty committee of the National association, will speak.

Plan Fire College at Newark

NEWARK — The New Jersey fire safety college will offer lectures and demonstrations on modern methods of fire fighting and fire prevention Fridays from April 26 to May 31.

The program is being arranged by various organizations, with the New Jersey Association of Insurance Agents, Essex County Insurance Agents Association, Fire Insurance Rating Organization of New Jersey, National Board and Underwriters Laboratories cooperating. Leonard Fuchs, past president of Essex County association, is committee chairman.

West Virginia Taxes Up

Insurance companies and agents paid to the state of West Virginia \$1,376,290

same grain (a) while in transit to and while stored in farm buildings (including tanks or bins) or piled on the ground in the open, located on farm of the insured and, (b) while in transit in conveyances from field to any location other than as described under (a), it being understood that the insurance ceases to cover after grain has been unloaded from conveyances.

Rules on Hops Revised

Important changes in hops insurance rules are:

1. Policies covering buyers' and growers' interest in hops are not to take effect prior to March 1, nor expire later than Oct. 31 of the same year.
2. Policies covering hops risks are to be written, with permission for drying and charge therefor, as follows: (a) policies covering building and/or stock (other than hops), charge full net annual basis rate; (b) policies covering buyers' and growers' interest in hops, charge one-half the net annual basis rate.
3. Basis rates and drying charges now are subject to special credits for superior features when insured's statement incorporated in the form is properly completed.

New forms and rules giving effect to the changes have been announced by the rating bureau.

General rules have been amended providing for application of rules governing "building in course of construction" to "buildings in course of reconstruction."

with the exception that existing rates shall be used in lieu of the special course of construction rates.

Oregon Farm Rules and Rates Are Revised

The Oregon Insurance Rating Bureau has revised the definition of farm property for insurance purposes as property located on land of more than five acres in extent instead of "not less than five acres."

Annual rates for growing grain are deleted, leaving only the provision for writing under a seasonal form. The seasonal rate has been reduced from .65 to .56 with expiration date of insurance changed from Nov. 30 to Oct. 31.

Transfer privilege to warehouses off the farm premises has been discontinued. Transfer to farm buildings of the insured is permitted, but if grain is removed off the farm, coverage ceases after the grain has been removed from vehicles moving it from the field. A revised grain seasonal cancellation table is provided.

Change of Title Approved

LOS ANGELES—Commissioner Garrison has approved petition for change of name of the holding corporation which is attorney-in-fact for United Insurers, from United National Service Co. to United Insurers Service Co. The hold-

ing corporation is a California entity but United Insurers is a Colorado reciprocal which has filed application for a California license.

Badger Meeting with Agents

H. F. Badger, secretary Pacific Board, is on a tour of the Pacific Northwest states including Montana to meet with special and local agents on new forms, coverages and future plans for the board. He will explain the proposed reorganization of the board which is scheduled to be approved by member companies at the annual meeting at Sonoma Mission Inn, Cal., May 14-15.

Will Complete Own Policies

Effective April 10 agencies in the metropolitan Los Angeles district will complete policy forms in their own offices. During the war emergency certain companies and branch offices sought to alleviate the shortage of office help by preparing forms for the agents. It is now felt that agencies are sufficiently staffed to write their own policies.

Piver Returns to "Report"

Arthur L. Piver, vice-president of "Underwriters Report" at San Francisco, has returned after 3½ years in the army air forces. He was a first lieutenant and instructor for most of the new planes developed during the war, and also in the science of aerial gunnery.

Form Seattle Partnership

William B. Laney, Seattle general agent of State Mutual Life, and William

M. Dow, assistant manager of Travelers, have opened a multiple line agency there, writing all lines of insurance.

The new partnership will continue to act as general agent of State Mutual, a post Mr. Laney has held since 1937. Mr. Dow joined Travelers in 1939.

Henderson to Join Harbor Co.

Deputy Commissioner Henderson, who has been in charge of the San Diego office of the insurance department from the date of its opening in February, 1941, has resigned as of May 1 to become associated in an official capacity with Harbor Insurance Co., the San Diego company now being formed.

Webb Goes with Olympic

LOS ANGELES—Robert J. Webb, a member of the examination staff of the California department here has resigned to join Olympic Insurance Co. in its accounting department.

NEWS BRIEFS

Ernest H. Draper, former California special agent for the Loyalty group, has established office in San Francisco as a broker. He recently was discharged from the navy.

W. F. Shea has resigned as underwriter of the United General Agency of Seattle to become manager of the insurance department of Kromberg Brothers at Milwaukie, Ore.

Bernice Costa of the L. G. Green agency has been installed as president of the Spokane Insurance Women. Ruth Kiff is retiring president.

A DIRECTORY OF RESPONSIBLE INDEPENDENT ADJUSTERS

DIST. OF COLUMBIA

1871 — 25TH ANNIVERSARY — 1946
NICHOLS COMPANY
INSURANCE ADJUSTMENTS
REPRESENTING COMPANIES ONLY
ALL LINES — 24 HOUR SERVICE
WASHINGTON, D. C.
Richmond, Va. Baltimore, Md.
Winchester, Va. Hagerstown, Md.

FLORIDA

S. W. CARSON, Insurance Adjuster
All Lines
Serving Central Florida from Two Offices
28 Wall Street 136 Ivy Lane
Orlando Daytona Beach
Phone 2-3346 Phone 2382
16 Years Experience

ILLINOIS

Phone Harrison 3236
THOMAS T. NORTH, INC.
ADJUSTMENT COMPANY
Adjusters All Lines
175 W. Jackson Boulevard, Chicago 4

Lynch Adjustment Co.
Insurance Adjusters — All Lines
Home Office
Springfield, Illinois
Branch Offices
Decatur, Ill. — Champaign, Ill.
East St. Louis, Ill. — Marion, Ill. — Centralia, Ill.

INDIANA

CENTRAL ADJUSTING CO.
Consolidated Bldg. Indianapolis, Ind.
BRANCH OFFICES
EVANSVILLE 414 Old Nat'l Bank
FORT WAYNE 603 Lincoln Tower
MUNCIE 804 Western Reserve
RICHMOND 210 Medical Arts Building
HAMMOND 407 Lloyd Bldg.
SOUTH BEND 711 Old Fellows Bldg.
TERRE HAUTE 8 Ball Building

Eugene McIntyre
Adjustment Co., Inc.
All Lines of Automobile, Casualty and
Inland Marine
Eight East Market Street
INDIANAPOLIS
Branch Offices:
Muncie, Indiana. Terre Haute, Indiana

MICHIGAN

WAGNER AND GLIDDEN, INC.
TOPLIS AND HARDING, INC.
INSURANCE ADJUSTMENTS
ALL LINES
Chicago New York
Los Angeles Detroit

A. H. DINNING COMPANY
ADJUSTERS
FIRE · MARINE · JEWELRY · FURS
AUTOMOBILE
F. M. CLEMENTS, Manager
1341 Free Press Building, Detroit, Mich.

MINNESOTA

MAIN & BAKER, INC.
GENERAL ADJUSTERS for the COMPANIES
816 Second Ave. S.
Minneapolis, Minnesota
Telephone MAIN 3448
Branch offices: St. Paul, Duluth, Minn.; Grand
Forks, N. D.; Aberdeen, Sioux Falls, S. D.

NEBRASKA

JUDD W. CROCKER CLAIM
DEPARTMENT
INSURANCE ADJUSTERS
City National Bank Building
Phone Jackson 6384
Omaha, Nebraska
BRANCHES AT
Lincoln, Neb. Des Moines, Iowa
Grand Island, Neb. Sioux City, Iowa
North Platte, Neb. Iowa City, Iowa
Scottsbluff, Neb. Cheyenne, Wyoming

R. T. GUSTAFSON COMPANY
Insurance Adjusters — Serving Nebraska and Iowa
CASUALTY—ALL CLASSES: Auto, Liability, Com-
pensation, Burglary, H.A.A. P. O. Bonds, etc.
AUTO FIRE, Theft, Property Damage, Collision, etc.
OMAHA, NEBRASKA
240 Keeline Bldg. Office: Webster 2631
17 and Hursey Sts. Res. Kenwood 7411
29 years experience investigations and adjusting.

OKLAHOMA

WOODWARD CLAIM SERVICE
Insurance Adjusters
403 Tradeons Bank Building
Oklahoma City, Oklahoma
Investigation — Adjustment — Subrogation
Phone All Insurance Lines Night
Day 3-6427 4-5782
5-6682

MARINE INSURANCE NEWS

Seek "Floor Plan" Definition

The New York department will hold hearings on the request of companies and producers that wish to write an all-risk marine policy to cover property for sale while in the possession of dealers under the "floor plan." The present interpretation is that such insurance is not eligible for writing by marine companies. Certain companies, not signatory companies to the nation-wide definition and interpretation of insuring powers of marine underwriters believe they are not bound by this committee's rulings.

Frank L. Banks Goes to Atlanta

Frank L. Banks has been appointed superintendent of the inland marine service office at Atlanta of Great American. He has spent his entire business career with Great American in the home office inland marine department and as a special agent in Georgia, Maryland and Virginia. He will have supervision of Alabama, Florida, Georgia, North Carolina and South Carolina.

Knebel Returns with Home

Harold F. Knebel has rejoined Home as marine special agent, traveling Missouri, Kansas and Arkansas. He will

work out of the St. Louis office, assisting Harold F. Kummerow, marine supervisor for the Home companies. Mr. Knebel, prior to joining the army air corps in 1940, was marine special agent of the Home group out of Nashville, Tenn.

Named V.-P. of Sterling Offices

Joseph W. McLoughlin was elected vice-president of Sterling Offices at the annual meeting.

Mr. McLoughlin entered insurance in 1931 with Excess and joined Sterling in 1939. He became assistant secretary two years later and secretary in 1944.

Foster to Marsh & McLennan

MINNEAPOLIS — Lawren Foster, for 18 years in the inland marine department of the Chas. W. Sexton Co. here, has resigned to go with Marsh & McLennan in this city as manager of the marine, aviation and special coverages department.

Glover with Pacific National

James C. Glover has joined the marine department of the Pacific National Fire's home office. Prior to army service he was a staff adjuster for America Fore Pacific department.

IN THE CANADIAN FIELD

Two Companies Are Making Changes in Ontario

TORONTO — Employers Liability and its subsidiary, Merchants Marine, are making several executive changes in Ontario effective July 1.

Robert Martin, casualty superintendent, has been appointed manager succeeding Stanley G. Reid, who is retiring on pension.

F. H. Roost, assistant manager of the western branch at Winnipeg, has been appointed assistant manager of the Ontario branch, succeeding John Fanning, who also is retiring on pension.

Mr. Reid began with the company 43 years ago and after serving in various

capacities was appointed to his present post in 1931. Mr. Fanning has completed 30 years with the company and has been assistant manager since 1931. Mr. Martin has been with the company since 1926 and Mr. Roost since 1930.

Companies to Build in Toronto

Western and British America plan soon to erect a four-story \$500,000 office building in downtown Toronto to house both companies.

Dunlop Gets Springfield Post

The Springfield group has appointed J. Harry Dunlop superintendent of the brokerage and services department in Canada.

f Travel-
the agency
nce.
ntinue to
Mutual, a
1937. Mr.

Co.

enderson,
San Diego
ent from
February,
1 to be-
capacity
the San
ned.

Webb, a
aff of the
resigned
in its ac-

California
roup, has
isco as a
ischarged

as under-
agency of
the insur-
Brothers

G. Green
president
en. Ruth

ce, assist-
arine su-
cies. Mr.
army air
ial agent
Nashville,

Offices

s elected
es at the

urance in
sterling in
etary two
t.

m

Foster,
arine de-
xton Co.
Marsh &
nager of
al cover-

l

ne marine
nal Fire's
ervice he
ica Fore

s present
as com-
pany and
nce 1931.
company
1930.

onto

ica plan
000 office
to house

st

ppointed
t of the
ment in



On the threshold of its golden anniver-
sary, United States Fidelity and Guaranty
Company pays homage to its founder,
John R. Bland, and to the men and women,
both employees and agents, who helped him
make a significant contribution to the busi-
ness of suretyship and insurance.

U. S. F. & G.

UNITED STATES FIDELITY & GUARANTY CO.

affiliate


FIDELITY & GUARANTY FIRE CORPORATION

Home Offices: Baltimore 3, Maryland

Consult your insurance agent or broker  as you would your doctor or lawyer



It's as simple as A-B-C

A  Figure out about how much your house and contents **VALUES HAVE GONE UP** since you bought Fire Insurance.

B  Check the **DATE** and **AMOUNT** of your Fire Insurance

C  **CALL US NOW** BEFORE disaster finds you under-insured 

Another timely mail piece now being ordered and used by our agents.

The National Fire Group

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
MECHANICS and TRADERS INSURANCE COMPANY

FRANKLIN NATIONAL INSURANCE COMPANY OF NEW YORK
TRANSCONTINENTAL INSURANCE COMPANY

UNITED NATIONAL INDEMNITY COMPANY
MEMBER THE ASSOCIATED AVIATION UNDERWRITERS

THE NATIONAL FIRE GROUP

